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# LIFE OF JOHN P. CROZER.

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# TO HER

WHO LOVED HIM IN HIS YOUTH,

WHOSE BRAVE HEART CHEERED HIM IN HIS EARLY STRUGGLES,

WHO, IN HIS HOUSEHOLD, BORE THE SACRED NAME OF

WIFE,

THIS STORY OF HIS LIFE IS AFFECTIONATELY INSCRIBED BY HER FRIEND,

THE AUTHOR.

From American Celety American Seciety American Seciety 28, 1913.

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# PREFACE.

CROZER, a desire for some history of his life was quite generally expressed. His family, therefore, took counsel with their friends, and modestly shrank from any publication of memoirs, unless, in the judgment of others, the work would be a means of Christian usefulness. On the examination of this question, his friends did not forget that personal friendship and affection often exaggerate the usefulness and magnify the virtues of those we love, and often give prominence in print to characters of only ordinary merit; yet, notwithstanding, it was decided, without a

question or a doubt, to prepare the story of his life.

His papers were placed at the disposal of the author of this volume. They consisted of a few letters, of a narrative containing the incidents of his early life as recorded by himself, and two thousand one hundred and thirty closely-written ledger pages of diary. After reading and "inwardly digesting" this material, the importance of the work was apparent. The Diary, written for no eye but his own, was evidently the key to his outward life. With that outward life, during its more important period, the author had been personally acquainted; he was now permitted to look upon its secret springs and study its hidden forces. He had known him intimately and loved him well, but now records his heartfelt conviction that he had signally failed to appreciate his worth. With ample material for a larger volume, the smaller size has been preferred, with the purpose of securing a larger circulation and a more extended usefulness for this record of a noble Christian life.

The work of composition has been performed in the heat of summer and in the midst of other work. It is earnestly desired that no fault of the author may be suffered to mar the symmetry of a life of singular excellence and beauty, and that the spirit of Christian charity, which so richly abounded in him, may be found large enough to cover—while it cannot conceal—the imperfections of his biographer.







# LIFE OF JOHN P. CROZER.

# CHAPTER I.

### BIRTH-PLACE.

TEN miles west of Philadelphia, in that part of Springfield which is now called West Dale, in Delaware County, Pennsylvania, there stands an old but still substantial dwelling. It is a square stone structure, whose low piazza, small windows, and antique roof remind you of the olden time. Standing apart from other habitations, and partially hidden from the country road in the shadow of a few old trees, it has an air of quiet seclusion amounting almost to loneliness. The ground which rises gently to the north protects it from the colder winds, while southward the prospect stretches far away to hills beyond the Delaware. It is a place well suited to attract attention. The stranger stops to ask its history—nor does he stop in vain. Strange memories cluster around this venerable mansion. It was reared amid the scenes of savage life. The snows that fell upon its new-laid roof fell also on the wig-

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wam of the Indian. Within sight of its eastern gable a little town that nestled in the bosom of the forest has grown to be the fourth city of the civilized world. A race has vanished since its walls were built; another has supplied its place; and now from this old roof-tree the eye may sweep a landscape dotted with fertile fields, with happy homes, with snowy sails, and note the wonders which an era of eventful progress has evoked. And yet it stands unchanged—save here and there some moss-grown fissure in its solid masonry—linking the hard vicissitudes of an early settlement to the comforts and improvements of modern times; at once a monument of the old, a witness of the new.

Nor is it remarkable for its age alone. In the attic, under that old gambrel, was produced a picture which challenged the admiration of art in the chief city of Europe. The little nursery on the southwest\* corner—there where a woodbine clings above the windows—gave an American president to the Royal Academy of England, the successor of Sir Joshua Reynolds, the friend and companion of George the Third. It is the birth-place of Benjamin West, the famous American painter. Here, when a boy of less than seven years old, he sat watching the slumbers of his sister's child; suddenly a smile brightened the infant's

<sup>\*</sup> Sometimes stated the northwest.

face; the babe slept on, but the genius of the lad awoke. Seizing a pen, and with only black and red ink for his colors, he sketched a likeness of surpassing merit. His mother found him at his task; and, surprised by his success, exclaimed, "I declare, he has made a likeness of little Sallie!" In this same old mansion, with red and yellow from the Indians, blue from his mother's indigo, and brushes from the tail of the household cat, he pursued his work; and two years afterwards, when not yet nine years old, he had transformed the old attic into a studio, and with better materials was working at his first original. ginning each morning with the dawn, and forgetful alike of parents and of school, he became so thoroughly absorbed in his work as to awaken anxiety by his absence. When search was instituted his mother found him in the attic, but her inclination to anger subsided on beholding his performance: she kissed him with rapture, and procured his pardon from her husband and the schoolmaster. The picture was completed; and when sixty-seven years afterwards it was exhibited in London, in the same room with the "Christ Rejected," it was thought to have touches of inventive genius which the artist had never surpassed.

When this lad had passed from his home in the forests of the New World to become the "companion

of kings and emperors" in the Old, the old homestead became the birth-place of another child, destined also to distinction. West had become the President of the Royal Academy; nine months had passed since the delivery of his fine inaugural; when on the 13th of January, 1793, his old place in the little nursery was filled by the birth of JOHN PRICE CROZER. tured amid the same scenes, sheltered by the same roof, playing in childhood in the same old attic, enriched even then with the memories of an earlier time, the child grew in breadth of thought and fixedness of purpose, developing genius of another sort and taste of a higher order. What circumstances awoke and strengthened the sensibilities of this broadbrowed boy we will not now narrate, but venture the thought that unless the picture of "Christ Rejected" is better than a life of which Christ himself was the light and glory-unless a genius to portray the "Death of Socrates" is better than a grace to die with a calmness unknown to philosophy, then the artist must yield to the philanthropist—and the old mansion be remembered as the birth-place of one whose works were finer than the arts, even as his monument will be more enduring.

# CHAPTER II.

### PARENTAGE.

IN the early part of the last century, five brothers ■ by the name of Crozer emigrated to this country from Ireland. Their names were James, Samuel, John, Robert, and Andrew. Mr. Crozer descended from James, who was his grandfather on his father's side. Soon after the arrival of James in this country, he married into a family of English descent by the name of Gleave, who owned a landed property in Springfield—a property which subsequently became his own. He was remembered by his grandson as a venerable man in extreme old age, "wearing a dressing-gown and cap, and leaning heavily on his staff." He lived in Springfield, about half a mile from the residence of his son, and was glad to be enlivened at times by the visits and caresses of his grandchildren. The grandfather of Mr. Crozer by his mother's side came from England. His name was John Price. He died before the birth of his grandson, and no record of him remains. His parents were thus American by birth, and natives of

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Delaware County, Pennsylvania. His father's name was James Samuel, and his mother's Sarah Price; the one, as we have seen, being of Irish and the other of English descent. His father was a carpenter and builder, pursuing this business mainly in the city of Philadelphia. When the Revolutionary war put an end to building operations, he returned to the scenes and employment of his youth; and soon after his marriage became the owner of the farm in Springfield, where the subject of this memoir was born. He was a man not only of marked enterprise and energy, but also of sterling integrity. He possessed information beyond the wants of his immediate calling, and to some knowledge of the Latin tongue added a more thorough acquaintance with the English classics. The works of standard authors, both in prose and poetry, which have come down from his library in the old mansion at Springfield, attest his intelligence and taste. Much of that love for learning which made the son the patron of colleges and schools may be fairly ascribed to the library of the father. He seems to have been a man of intellectual rather than of emotional development—less suited to cultivate the affections of his children than to command their obedience.

In his religious opinions he was much in sympathy with the Society of Friends, then the dominant sect around him, but he never became a member of the order, and committed the religious training of his children mainly into the hands of their mother. This mother was one of the best of women. Although feeble in health, and subject to frequent attacks of illness accompanied with intense suffering, she toiled unceasingly for the welfare of her children and her home. She was a meek and unassuming woman, of few words, but these spoken in great sincerityespecially free from uncharitableness in all its forms; intelligent, warm-hearted, and withal a decided Christian. She had been educated as an Episcopalian, but it is recorded to her praise that "she loved all worship and God's people of whatever name." It was her constant aim to instil into the minds of her children the precepts of morality and religion. Such influences are never in vain. She lived to witness the success of her efforts and rejoice in the established character of her children. With John she was especially successful. He was devotedly fond of her, and attached great sacredness to her counsel. Her memory is wrought into the texture of his life. In his most religious moments we shall find him thinking of his mother, and forty years after he had laid her in her grave we find him writing, "Oh, how my old heart swells and softens while I write of this dear woman, whom I am proud to call my mother!"

# CHAPTER III.

### BROTHERS AND SISTERS.

THE children of the family were five in number: Elizabeth, who became Mrs. John Lewis; James, who was the oldest son; Sarah, who became Mrs. Samuel Y. Campbell; John Price, the subject of this narrative; and Samuel, who was the Benjamin of the household. The sisters, although older than John, survived him. They were both married to most excellent Christian men, and are still living in their native county, illustrating in their widowed age the excellence of declining years when cheered by the refinements of culture and sustained by the consolations of the Christian faith.

The brothers of John both passed before him to their reward. James, the eldest, at the age of seventeen entered upon mercantile pursuits in Philadelphia. Mr. Crozer well remembered the evening before his departure, and recalled the thoughtful look and tearful anxiety of his mother at committing her first-born son to the dangers and temptations of a city life—an anxiety inexplicable to him then, but afterwards re-

called and appreciated when he himself had become a parent. James was faithful, industrious and upright. In his after life he was always characterized by an unwavering integrity of purpose; although somewhat peculiar in his temperament, and perhaps unduly sensitive, he was esteemed by all who knew him, and lived and died a most worthy man. He never achieved such success in his business affairs as was attained by his more fortunate brother, in whose employ the later portion of his life was spent. He died at Upland, at the residence of Mr. Crozer, in the month of October, 1859, in the seventy-fourth year of his age.

Samuel was more than three years younger than John. He evinced in boyhood a strong love for mechanical pursuits, and an aversion equally strong to work upon the farm. Much of his time was spent in his father's workshop, where his skill in making a variety of articles soon brought him into notice. His ingenuity attracted a good deal of attention in the neighborhood, and made him popular with companions who were ever ready to follow his lead. At seventeen years of age he left home to learn the drug business in Philadelphia. Soon after entering upon his city life he was led to sincere and humble faith in Christ, and at the same time began to manifest a strong desire for mental improvement. He now

changed his business, and entered the machine shop of Large & Co., then the largest establishment of the kind in Philadelphia. He rose rapidly in the estimation of his employers, who seem to have set a high value upon his services. Although busily engaged during the day in labor at the shop, his evenings were spent in reading and study; and, being gifted with a wonderfully tenacious memory, he acquired knowledge with great rapidity. Possessing unusual conversational powers, he could impart his knowledge with readiness to others, and was esteemed a prodigy by his friends and acquaintances. He loved the society of the intelligent and good, and wherever he went was sure of a kind reception. On the failure of Large & Co. in business, Samuel was boarding in the family of a fancy chair-maker, and immediately went to work at that business.

He continued thus until, on the death of his parents, the paternal estate was divided among the children, when he devoted all his time in close application to study, living sometimes in the city and sometimes in the country. His acquirements were wonderfully rapid, and his thirst for knowledge insatiable. The day was too short for his researches, and his studies were continued into the hours of the night. He attended medical lectures, and gave special attention to the study of chemistry. The last was his favorite

study, and parlor audiences were at times both pleased and instructed by his experiments. With an increase of knowledge came also a desire to be useful. About this time the Colonization Society was fitting out its first colony to Africa. The attention of Robert Ralston, Francis Markoe, and other gentlemen of Philadelphia, was directed to Samuel Crozer as a person well suited to take charge of the enterprise. He engaged in the service with youthful ardor, and sailed from New York in the winter of 1820. He died in Africa on the 6th of April following, on board a little sloop in the mouth of the Shirbro River, only a few weeks after his arrival on the coast.

The interest which the subject of this narrative afterwards felt in the welfare not only of the Colonization Society, but in all efforts for the African race, had its early beginning in the death of this brother, to whom he was tenderly attached.

With this notice of the parents and the brothers and sisters of Mr. Crozer, we shall now dismiss them from our narrative, except so far as some one of them may occasionally appear in connection with some incident of his life.

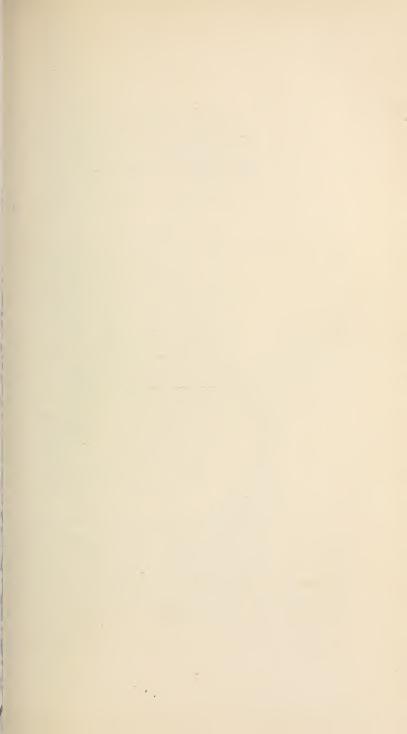
## CHAPTER IV.

### CHILDHOOD AND YOUTH.

1793-1810.

MR. CROZER was born, as already stated, on the 13th of January, 1793, at the old mansion in Springfield. This continued to be his home until he reached the twenty-eighth year of his age. The farm contains one hundred and seventy-three acres, and spreads out beautifully to the eye as you approach it from Philadelphia. It was a part of that wide stretch of land on the right of the West Chester and Philadelphia Railroad, which rises gently to the foot of the hill on which Swartmore College, a Friends' institution, now stands. The dwelling is located on the upper edge of the farm, and from the portico in the rear may be seen every acre of the estate.

Mr. Crozer's earliest recollection of himself reaches back to the year 1798. He was then a child of five years. He remembered walking in the meadow near the house in company with his father and his cousin John Moore. The remoteness of the date is fixed with certainty by the fact that this cousin died of the yellow fever in the summer of that year. The inci-





dent is given as illustrating the clearness of his recollections, since these, as recorded by himself, furnish much that is interesting in the story of his early life.

The educational advantages of Delaware County, at that time, were very limited. About three-fourths of a mile from the old mansion there may still be seen a little stone school-house. Here, at the age of six, John commenced his studies, walking daily to the school in company with his sisters and his brother James; and here he received all the school education he ever had, except a little over one quarter's instruction, in his fifteenth year, at a school two miles off.

His first teacher, or "master," as he was called in those days, was named Moses Taylor. John had been under his instruction but a short time, when "Master Doane" succeeded to authority in the little school-house. He is described as having been a good teacher in spelling and arithmetic. In reading, his ability consisted in calling the words readily, rather than in emphasis or inflection. He was a thorough disciplinarian, and having drunk deeply into the spirit of Solomon, was an earnest believer in the use of the ferule and the rod. John seems, however, to have escaped correction, there being in his case no need of such gentle persuasion to diligence or good behavior. On the contrary, he was a favorite with his instructor.

Under this teacher John commenced cyphering, and found no little difficulty in comprehending the science of numbers. Long, irregular columns were given him to add up. How to dispose of the tens and hundreds was the problem. He was told to "carry them forward;" but what "carrying forward" meant was just what he did not understand. Master Doane scolded, threatened, did nearly everything but explain, until John was almost in despair. In his own words—"My poor little heart was sorely distressed for days, and I well remember my joy when I came to understand what 'carrying forward' meant." But once understood, the study became delightful; and although fond of play, he often spent the hour at noon in cyphering instead of joining his school-mates in their sport. A consciousness of not being as quick in acquiring knowledge as some of his school-mates spurred him on; and the same ambition to master thoroughly anything he took in hand, which afterwards characterized him in business pursuits, kept him always abreast with his school-mates. The results of his diligence soon began to appear. As his mind developed, his power of acquiring increased, and we find him fond of school and learning fast.

When he was about ten years old, "Master Doane" gave up the reins of government to Mr. Joseph Pardee. He was a man of more education than his pre-

decessor, but in the opinion of his youthful pupil, who had already begun to study men, "he had less ability to impart instruction." Under Master Pardee, in addition to his other studies, he gained some knowledge of surveying; and soon put his knowledge into practice by surveying some of his father's fields, his only instruments being an old compass and a two-pole chain.

After reaching the age of thirteen, John attended school only in the winter, working the rest of the year. on the farm. Even in the winter, his studies were accompanied with work in taking care of the stock, cutting and carrying in the wood, and building the morning fires. In comparing the present facilities for education with those of his childhood, Mr. Crozer said, "My teachers knew nothing of English grammar, although they professed to teach something of it; and the little knowledge of grammar I possess was obtained without a teacher after I was twenty-one. Not one of my teachers, except perhaps Mr. Pardee, would now pass examination as teacher of common schools in Delaware County. It is a matter of satisfaction to me that the education of children is now so much more regarded." But scanty as his early advantages were, they were more than made up by industry and perseverance, and it is probable that, with the aid of the little library at home, he acquired in his youth

as good an education as is usually attained by the youth of the present day.

The community in which Mr. Crozer passed his childhood and youth was not favorable to the development of Christian character. The Friends were the controlling denomination, not only in Springfield, but in the county, and comprised nearly all who made any pretension even to the outward observance of religion. They had few ministers of their own, and "hireling priests" was an epithet which they freely applied to the ministers of all other denominations. Their meeting were generally silent sittings, and of course unattractive to the young. It was the custom of the boys to exchange visits in the afternoon of the Lord's Day, and often to engage in play. John's relations on his father's side were almost all members of a society which, in that day, looked with leniency at least upon this practice—a society so dominant in their influence that it required strong principle and no little courage to differ with them in their views or practices. The youth in the family naturally felt this influence, and John joined his school-mates for a time in the Sunday visiting.

But there was, at the same time, at work in the household an influence of another kind. The mother had been educated under better instruction, and was a woman of decided piety. Like a good Christian

mother, she kept a constant watch over the morals of her children. There was an Episcopal service once a month at Chester, and this the mother attended when her health would permit, taking some of her children with her. She also taught her children to respect the Lord's Day and keep it as holy time. One of Mr. Crozer's dearest reminiscences of his mother was her custom of requiring him to read the Bible to her on Sunday when he was a little child, she accompanying the reading with words of comment and counsel. So far as John was concerned, she was successful in instilling into his young mind reverence for the Lord's Day; for in mature years he confessed that when he failed to do something to mark the day as holy time, he felt guilty of sin.

The natural bent of Mr. Crozer's mind in child-hood was serious; and as a pupil in school we find him docile, industrious, and obedient. In referring to this period of his life, he remarked that his mind was exercised on the subject of religion from his earliest recollections. His sister, Mrs. Campbell, mentions an incident which took place, illustrative of the effects of his mother's teaching. She says: "I do believe he was in early childhood one of our blessed Lord's chosen little ones. I remember once, when he must have been a very small boy, a fearful storm threw down with great violence several of the large willow

trees which stood near our house. In the midst of the family consternation, the dear child standing among us was heard calling on 'Our Father which art in heaven.'" But it was not until the age of fourteen that he was thoroughly awakened to the claims of the gospel, and brought to make a full surrender of himself to Christ.

On the farm adjoining his father's lived an estimable family by the name of Pennock. On the death of a daughter in their household—a lovely Christian young woman, who was the intimate friend of Elizabeth, the sister of John—Dr. Staughton came from Philadelphia to preach the funeral sermon. The neighbors and friends assembled at the house of the Pennocks, where the service was held. Under the influence of this and a few following discourses at the same place a number of persons were converted, among whom were John and his sister Sarah.

Little did the excellent Staughton think, as he stood that day under the low ceiling of a farm-house room, looking around him upon the little company of neighbors and friends seated upon chairs and benches, that there sat among the boys a plain but thoughtful lad, not yet fifteen years old, who was to be one of the brightest jewels in the crown of his future rejoicing—one who would hew out a way to opulence and extended usefulness, becoming the benefactor of the

poor, the friend of the "feeble-minded," the patron of learning, and the steadfast supporter of religion. Often in after years the full, round tones of this princely preacher rung out upon the ears of the multitude which thronged his ministry in the old round meeting-house in Sansom street; but never, perhaps, were they heard so far as when he spoke in the farm-house kitchen. As he arose, the hopes of future colleges and schools hung trembling on his words; Ethiopia was stretching out her hands to God in the prayer of that simple service; and the silver bells of Burman pagodas hung hushed and tremulous to the songs of praise.

Brethren in the ministry of Jesus, let us take a lesson. Our wayside efforts may prove our best. A sermon in a country town, a friendly talk on the dusty path of travel, a word of counsel in some desolate household of the poor, may yield the crowning blessing of our earthly lives.

In April, 1807, John and his sister Sarah were baptized by Dr. Staughton, in the Schuylkill at the end of Spruce street, and united with the First Baptist Church in Philadelphia. The opportunities for public religious instruction at Springfield were poor. Preaching at the Pennocks' was infrequent; a traveling Methodist sometimes occupied the little schoolhouse; but at Marcus Hook, eight miles off, there

was stated preaching once a month, which John always attended, and once a month or oftener he attended divine service in Philadelphia; sometimes taking one or both of his sisters, and at others going alone on horseback. The kind Christian mother was always ready to aid her children in getting off to these meetings, and the father interposed no objection.

With this religious change in the character of John, there came an increased desire for mental improvement. He now began to read systematically; and although employed in hard labor upon the farm during the day, he spent his evenings in study. His sisters often joined him in these evening exercises, as also Miss Mary Collins, afterwards Mrs. K——, a young lady of more than usual cultivation, who was the intimate friend of his sister Elizabeth.

For the next three years John made much progress in improving his mind and storing it with useful knowledge. He was probably too assiduous in these pursuits; and a weakness of sight, which troubled him in after years, he was accustomed to attribute to protracted study by the dim light of a single homemade candle. He seems to have devoted every vacant hour to reading. We find him at the plough with a copy of Thomson's Seasons in his pocket, and when his team was resting in the shade he passed the time in the pleasant companionship of his book.

It is evident, from the account that remains of this period of his life, that he felt the want of male companions of kindred intelligence and taste. He found, however, in the household of his friends, the Pennocks, opportunity for useful conversation, and was almost as intimate with them as with the inmates of his own home. To this family, which combined much true gentility with religious worth, John was deeply indebted; and when, just before he became of age, they removed from the neighborhood, he felt the loss of their Christian companionship and sympathy; but the influence they had exerted was lasting in its effect, and always remembered with gratitude.

### CHAPTER V.

LIFE AS A FARMER.

1810-1820.

FOR some years preceding his majority young Crozer hal the entire management of his father's farm. His father, under the sufferings of inflammatory rheumatism, had lost all energy and enterprise; and the farm by continued neglect had become comparatively profitless. This was a source of great anxiety to John, especially as his power to prevent it was limited. Only one man was allowed him for the work of a farm of one hundred and seventy-three acres, except for a few weeks in harvest. He was not permitted to carry out his own enterprising notions in the purchase of lime and manure, but he worked hard at almost all kinds of work; and by clearing up hedge-rows and thickets, and putting up new fences, soon gave the old farm an appearance of neatness and thrift, although the lands were as yet but little improved.

The orchard of the farm furnished summer and fall as well as winter apples, which he hauled to Philadelphia—thirteen miles by the road of that day—in a one-horse cart, making three, four, and sometimes five trips in a week. His whole load would usually net but from three to four dollars. In narrating this fact in after life, Mr. Crozer naïvely added, "My sons will think this was small business." There was a small dairy of eight or nine cows, which added butter to the products of the farm. This he also carried to the market in Philadelphia.

This hard experience of his early life was patiently endured. It proved a wise and healthful discipline to prepare him for his future struggles. Without it, he might never have triumphed over the difficulties which surrounded him in the establishment of the business in which he laid the foundations of his wealth.

In January, 1814, John attained his majority, and his mother proposed that from that time he should have one-third of all that might be sold from the farm. This arrangement continued until the death of his father, two years afterwards, when his mother, to whom the property was left by will, insisted upon increasing John's share of the returns. This excellent woman was unselfish in character and prudent in all her plans; but with her best economy and the untiring industry of her son, it was found difficult to meet the wants of the household, and maintain the gentility of dress and manners to which they had always been accustomed.

His father died in January, 1816. His mother survived her husband but a year. They were buried in the Quaker burying-ground at Springfield. Their son was not permitted to raise the simplest stone to mark the spot. Indeed, a short time after the burial of his mother the few plain stones that marked the last resting-place of his grand-parents were rudely torn up and removed, as were also many others in that ancient burying-ground. To his loving and sensitive nature this act was very revolting. "I am sorry, very sorry," he says, "for I have often wished to mark and protect the spot where those so dear to me slumber."

The property of the parents descended in common to his two brothers, his two sisters, and himself. It consisted of the farm, with its buildings, and about four thousand dollars in money. John received the special legacy of his father's library, book-case, and silver watch.

His sister Elizabeth had become the wife of Mr. John Lewis, a man whom Mr. Crozer esteemed "as among the most excellent of mankind, as well as one of the best and kindest of husbands." He found no reason to change this opinion in the life-long friendship which succeeded. His sister Sarah was living with the newly-married pair, and his two brothers were in business in Philadelphia.

Mr. Crozer was thus left alone in the old homestead with one man, a boy, and an old female relation as housekeeper. The farm was rented to him at three hundred dollars a year and the taxes. He set to work in earnest, farming now for the first time in his own way and on his own account. His love of reading at this time increased; being much alone, it furnished his chief recreation. He was often sad and low-spirited at this period of his life, and records a certain recklessness and indifference as growing upon him. He blamed himself unjustly for this condition of mind, which was probably but the result of his too solitary life and too monotonous occupation. His home was sometimes enlivened by a visit from one of his brothers or sisters, but for most of the time he was confined to the society of the persons in his employ.

He wished to purchase the farm, not so much from any growing love of farming pursuits as to keep it from the hands of strangers. His fellow-heirs wished him to become the purchaser, and probably for the same reason. But, after long and patient consideration, he concluded that he could not pay for it out of its products for many years, and he had little else upon which to rely. He says: "I thought of grazing, dairying, vegetable farming—every plan which my reason or fancy could suggest. Sheet after sheet

was figured over, but all in vain. I found that to buy would be fatal, for I could never get out of debt. The farm must be sold to strangers. Tears trickled down my cheeks as I reached this sad conclusion."

The hope of becoming the owner of the homestead once abandoned, he decided upon a change; and early in the spring of 1820, having found a tenant for the farm until arrangements for its sale could be completed, he sold out his implements and farm-stock at Springfield, and resolved to look about him in the world for a home, and perhaps for some other occupation.

In the last year of his life upon the farm Mr. Crozer had made the acquaintance of a lady to whom he became tenderly attached. She was the daughter of a neighboring gentleman, reputed for the comfort of his home and the style of his living. The daughter, to her praise be it said, discovered and appreciated the worth of her farmer friend; but her father, under the influence of feelings by far too common with gentlemen of his class, desired other qualifications than intelligence and industry for the man who was to be the husband of his daughter. Mr. Crozer did not press his suit, being influenced, not only by the objections of the father, but also by the fear that, with his own uncertain prospects, he might do injustice to the welfare of the daughter in withdrawing her from

comforts and advantages which he had not the means to supply.

On retiring for ever, as he thought, from the neighborhood where he had spent his childhood and his youth, he bade her farewell in a letter of such singular merit that it cannot in justice to his memory be withheld. The reader will not fail to notice, in the purity of its style and the dignity of its spirit, what progress in manliness he had made at the end of his life upon the farm:

## "To Miss ----

"MY DEAR FRIEND:—Permit me to greet you by so affectionate a name as 'dear friend,' for I feel for you all the regard belonging to the character of friend, added to a character infinitely more tender, which I forbear to mention. So much good sense, such gentleness, such piety, all added to manners so unassuming, cannot fail to be observed and attract admirers among the most deserving men; and it is my fervent wish, that an overruling Providence may guide you in your choice of one who will be alike able and willing to make you what you deserve to be—the happiest of women.

"And now permit me to say a word of myself, on whom fortune has never smiled. I have been obliged to make great exertions to overrule my will, which led me to regard you with more tenderness than you are aware of, unless indeed you have observed my actions.

"In consideration of my humble situation in life, judgment has prevailed, and I am about to separate myself from your delightful company, in all probability for ever. I could not, however, take a final adieu before yielding so far to my feelings as to make known the influence you have had over me. But in so doing I have no interested motives. I wish not to engage your affections; this, on my part, would be cruel, because I am resolved never to marry a woman whom I cannot support with as much dignity and attention as she had received in her single state, which in relation to you could not be done by me.

"I must therefore look amid the forests of Ohio for one similarly situated with myself; this is my doom; and what makes it the more painful is, that I cannot cherish the remembrance of you; but, on the contrary, in duty to myself, must endeavor to forget you. My soul swells; I can add no more. The last words that you may ever hear from me are these: Could I serve you by laying down my life, I should do it without hesitation. Respectfully yours,

"John P. Crozer."

### CHAPTER VI.

### JOURNEY TO THE WEST.

1820-April to December.

MR. CROZER had now entered upon the twenty-eighth year of his age. He may be described as a man of about the average height, squarely and strongly made, of robust health, and a most vigorous constitution. He was well endowed with natural courage; and possessing a resolute will, hardship and danger, at this period of his life, were attractive rather than repulsive in his view.

Having decided to look about him in the world, he began his preparations, and very naturally turned his attention to the West. Western New York and Pennsylvania were then called "the West;" Indiana and Illinois were out on the confines of civilized life; but our traveler had decided on a thorough tour, and mapped out a journey which extended west into the State of Illinois, and south to Louisville and Lexington in Kentucky.

At that time there were no reliable modes of public conveyance. Turnpike roads had been built to

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Pittsburg, and the National Road had been opened to Wheeling. Stages also ran daily to Cincinnati and Lexington. But in Ohio, Indiana, and farther west, the traveler must journey in the saddle or on foot. To Mr. Crozer, who was already a practiced horseman, traveling in the saddle was no hardship. In the month of April we find him mounted on a "square-built black mare" and equipped for his long journey—a journey which proved to be about twentyseven hundred miles in length, and which he accomplished at the average rate of forty miles a day. shaped his course for the Miami Valley, crossing the Ohio at Wheeling in a flat-bottomed boat, having visited on his way his old friends of the Pennock family, who had now become residents of Fayette County, Pennsylvania.

At that time the arks and keel-boats, in which the produce of the country was floated down to New Orleans, were giving place to steamboats. Merchandise that would not be injured by exposure to water and the weather was still sent to market on these arks, which were little else than rafts of lumber or timber, fastened together temporarily, to be taken apart and sold on arrival at New Orleans. On the Little Miami our traveler visited a Shaker settlement, and admired their well-cultivated and fertile fields. Some of the peculiarities of the Shakers might have

excited ridicule; but they did not with him. Thus early he had learned to treat opinions and practices, however different from his own, with respect and charity. He says: "I made some acquaintances among this singular people, and informed myself as to their origin, doctrines, and habits. I felt no disposition to ridicule them. It has been my aim to treat opinions differing from my own with respect and kindness."

From the Miami Valley, Mr. Crozer journeyed to Cincinnati, then a city of less than ten thousand inhabitants, although by far the largest town lying north of the Ohio. At this time Cincinnati, in common with the whole West, was in a troubled financial condition. The scarcity—indeed the absence—of specie as a circulating medium had led to a wild system of banking, and a paper currency of changeful and uncertain value was destroying the best interests of trade. Our traveler had ample occasion to notice this condition of affairs, for in his day's journey of only forty miles his dollar would sometimes gain or lose fully twenty per cent.

From Cincinnati, Mr. Crozer traveled by Vevay and Indianapolis across the whole State of Indiana to Vincennes, in the valley of the Wabash. Indianapolis was then a town of less than twenty log houses. The old French settlement at Vincennes had then a compar-

ative importance, which now it does not possess. After a brief stay in this vicinity, he rode up the valley of the Wabash to Terre Haute, and was pleased with the appearance of the country. He thought it equal to any he had seen except the Miami Valley. Pushing his journey into Illinois, he visited a settlement of English farmers which was attracting much attention at the time, and returning thence to Indiana, came down the Wabash to New Harmony.

New Harmony was then in the hands of its original settlers—a company of Germans—under the leadership, almost the sovereignty, of Frederick Rapp. This company had emigrated from Germany in 1804, and established themselves in Butler County, Pennsylvania, at a place to which they gave the name of "Harmony;" but desiring a milder climate, they had removed, in 1814, to their present situation, to which they gave the name of "New Harmony," in honor of their old location. They held their property in common, although all titles to real estate were vested in Mr. Rapp, who was guide, governor, and minister of the gospel. His authority was almost absolute, alike in temporal and in spiritual things. Their religious views were much like those of the Moravians, and a simple piety was the saving element in their otherwise mistaken philosophy.

As a place of thrift, Mr. Crozer says, "I have

never seen its equal. They had a beautifully laid out village, at first of log houses, which were now giving way to neat brick dwellings of moderate dimensions, each house being in the middle of a lot and richly surrounded by shrubbery and flowers. All the men seemed to be engaged in building, and the women were conducting the work of the farms. In one field I saw a dozen women ploughing, each driving a span of fat horses. The soil was rich and wonderfully productive, and the settlement was very flourishing." It continued to flourish in most respects, except in the ill-health of the company, who, five years after the visit of our traveler, sold out their estate, and returning to Pennsylvania, founded in Beaver County the still thriving village of Economy. Their patriarch, Rapp, lived with them until his death, in the year 1847.

New Harmony, which in their hands had not been a failure, now passed to the ownership of the famous Robert Dale Owen. The fine old church was turned into a place of amusement, and the schemes of Socialism were fairly inaugurated. Morality was nominally insisted upon, but its relations to religion were neglected. As might have been foreseen, New Harmony under Owen was a pitiable failure. Mr. Crozer, whose visit there had made him a watchful observer of its history, recorded a few years later: "This is an-

other instance of the folly of attempting to establish communities of men by repudiating or failing to recognize the Christian religion as the basis of society and good government."

Crossing from Indiana into Kentucky, our traveler visited Louisville. This was then a town of great activity in business. Most of the town was located upon one street of perhaps two miles in length. The canal was not then projected, but when the waters of the Ohio were high, boats passed over the falls, making it even then an important point for the shipment and transhipment of merchandise. Louisville, in that day, wore an air of city activity and enterprise which Mr. Crozer had never witnessed in Philadelphia. He says: "I never before saw so many hacks and carriages for hire in one place." From Louisville he journeyed to Lexington through some of the finest lands of Kentucky. Of the country between these two cities, he says: "I thought I had never seen so fine lands, and none so highly cultivated, not even in Lancaster County, in my native State." The farms were worked by slaves in small gangs of from three to five.

In 1856, Mr. Crozer traveled again through the same country, and was impressed with the great change that had come over it. He says: "I found the soil greatly impoverished, and its productiveness

diminished. This I attribute to the blighting curse of slavery, for a finer natural soil or a more beautiful country than this portion of Kentucky cannot be found. Yet this naturally lovely country is not even stationary; it is clearly retrograding; the lands are neglected and the houses unimproved. The town of Lexington has advanced but little; its hotels are fourth rate, and all things are behind the age. If this is owing to anything but slavery, I should like to know what."

Mr. Crozer passed out of Kentucky at Coventry, which place had then been suddenly arrested in its career of prosperity—a career based upon an inflated currency that had now collapsed, bringing bankruptcy and ruin upon its active business. Ten days more were spent in the vicinity of Cincinnati, examining the country between the Great and Little Miami rivers, which was just then being fairly opened and brought into extensive culture. Later in life our traveler had an opportunity to contrast the fine towns and fertile fields of that valley with the slaveholding territory south of the river, and greatly to the disadvantage of the latter.

From Cincinnati Mr. Crozer made his way eastward to Uniontown. He says: "I did not then foresee that Uniontown was to be the future home of my sister Sarah." He again visited his "true and

tried friends," the Pennocks. The happy influence which this excellent Christian family exerted over him, at the time when his character was forming, he always remembered with gratitude.

From Uniontown, which is in Fayette County; in the southern part of Pennsylvania, he shaped his course northwardly across the whole breadth of his native State towards the Falls of Niagara; but after riding ten days in that direction in the extreme heat of August, his faithful mare, despite the careful attention which she had always received, began to gall under the saddle; and somewhat sorrowfully our traveler turned towards the right, for Susquehanna County, by way of Bellefonte and Williamsport. Some eastern Pennsylvanians had just then settled in that county and spoke well of its resources. Crozer wished to see for himself. Here, in the northeastern portion of the State, he turned upon his course and journeyed southward to his home. During this extended journey Mr. Crozer saw places where he thought he might succeed; but such was the deranged condition of the currency that he did not think it prudent to move into a country where the value of everything was so changeful and uncertain.

It was now late in August, and the farm being rented, he found a home with his brother-in-law Lewis, at Castle Rock, a few miles distant from the

homestead. For some months following he spent his time in reading and study. But to a man of his active temperament this could not long continue; the feeling that he ought to have some settled employment wrought increasingly upon his mind, and interfered with his progress in intellectual pursuits. Late in the autumn the farm was sold, to be delivered in the spring, at the expiration of the time for which it had been rented. It brought much less than its estimated value. The price obtained for it was divided equally among the four surviving children, and amounted to not quite twenty-four hundred dollars a-piece. John's share, with about one thousand dollars which he had received on the death of his parents and some little interest thereon, constituted all he was worth. With this scanty capital he commenced his business career.

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# CHAPTER VII.

#### ESTABLISHMENT IN BUSINESS.

1821-1825.

In the spring of 1821, Mr. G. G. Leiper, the purchaser of the old homestead, proposed a partnership to Mr. Crozer for the running of a new merchant and saw mill. They were each to furnish half of the needed capital; and the rent of the mills—which were owned by Mr. Leiper—was to be the equivalent for Mr. Crozer's services. The offer was accepted and the business was immediately commenced.

The mill was located upon Ridley Creek, which empties into the Delaware about three miles above Chester. The logs for the saw-mill were purchased in the Delaware, at Richmond, and rafted to the head of tide-water in the creek. From here they were hauled to the mill, a distance of about a mile. Grain for the merchant mill was purchased in the vicinity, and manufactured into flour for market. The main part of the enterprise, however, was the manufacture of lumber. This was carried on largely. Mr. Crozer

worked at the business himself, and, aided by the men he employed, had soon as large a stock of lumber on hand as could be safely accumulated. The sale proved slow. The dullness of preceding years still continued, and the anticipated revival of building operations was destined to still longer delay. Mr. Crozer foresaw disaster, and proposed to his partner to bring their business to a close. To this Mr. Leiper assented, and Mr. Crozer retired from the business with all the capital he put in, suffering only a loss of interest and the loss of his summer's work. The partnership was dissolved in harmony and by mutual consent.

Disappointed, but not disheartened, he resolved to try again. In his own words: "'What next?' thought I. Store-keeping in town and in the country, and a variety of other occupations, passed in review before me." In this posture of mind his attention was directed to cotton-spinning. During the war of 1812 many small manufactories, chiefly of woolen, had sprung up; but those in Delaware County, and almost everywhere in Pennsylvania, had been unfortunate. The factories were all closed, and most of them had passed from the possession of their original owners into the hands of their creditors. Only one cotton-factory in Delaware County, that of Wagstaff & Englehorn, continued running, and now

appeared to be making money. But Wagstaff was a practical cotton-spinner from England, and had a consequent advantage. A new tariff on imported fabrics was just then awakening the hopes of cotton and woolen manufacturers, and mills that had stood still for years were speedily put in operation.

Mr. Crozer felt the impulse of the hour, and decided to become a cotton-spinner. His first thought in this direction he could never recall. It was a business of which he was ignorant, and for which his capital was too small, and yet he was impelled by some fortunate circumstance to consider the possibility of his entrance upon it, and had sufficient intrepidity of character to brave the difficulties and dangers which from the outset he foresaw.

At this time a mill of a thousand spindles was considered a pretty large establishment; but to commence the business of manufacturing, even in a limited way, required no inconsiderable expenditure. Mr. Crozer now had only from thirty-six to thirty-seven hundred dollars. It was all in ready money, and with this little capital he embarked in the enterprise.

His brother-in-law, Mr. John Lewis, took a silent interest with him, adding about two thousand dollars to the capital, but subsequently withdrew from all partnership in the business, at a time when it seemed tikely to terminate unprofitably. His sympathy and good counsel, however, were always continued, and his generous aid was limited only by his ability.

Having decided upon his course, Mr. Crozer was eager to begin. He rented the second and third stories and part of the lower story of Mr. G. G. Leiper's mill, on Ridley Creek, for six hundred dollars per year, including the use of five small tenements. He now cast about him for machinery. He wished to start with new, but all the machine-shops-of which there were then but few in the country—were tasked to their utmost capacity. Impatient of delay, he bought about four thousand dollars' worth of old machinery out of a little mill near the Brandywine. It had run only two years, but was never good, being badly planned and poorly made. It was moved into the rented premises in November, and was ready to operate in February. When in after years Mr. Crozer looked back with the eye of an experienced manufacturer on all the disadvantages of his position at this time, and remembered his meagre acquaintance with the business, the smallness of his capital, the bad quality of his machinery, and his utter inability to secure competent help, he said, "It seems a miracle that I was not crushed at the outset."

But he was destined to still greater discouragements. His mill was hardly in full operation before

yarns became plenty in the market, and were dull of sale except for superior qualities. His, owing to the badness of the machinery, were poor; and sold—when they sold at all—at low and unprofitable prices. He then decided to commence weaving, and become his own customer for yarns.

All weaving at that time—in Pennsylvania, at least—was by hand. There was not a power-loom in the State. A man was employed to conduct this new branch of the business, and the weaving and dyeing of varns was carried on largely. The goods were sold chiefly at auction. But our manufacturer was once more disappointed. Weaving did not pay, and he incurred a serious loss by attempting it. was discouraged almost to distraction; at times he could neither eat nor sleep, so great was his anxiety and care. Experience had taught him that, if he would save himself from ruin, he must learn to conduct his own business. To do this he left his boarding-house, furnished a room near the factory, and hired a woman to cook and bring him his simple meals. He spent all his time in the factory, except one day in each week, which he was obliged to give to business in the city. When in the factory he was dressed in coarse pants and a velvet round-jacket, and worked as hard at all kinds of work as any of his hands. He saw no company except as he met

some relation or friend in spending Sunday at the house of his brother-in-law, Lewis. He practised the most rigid economy in all his personal expenses, often going without his dinner when in Philadelphia upon business, in order to save the half dollar it would have cost. He says: "There were no eating-houses, in those days, where one could spend a shilling and satisfy the cravings of hunger." He could not afford the dinner, and preferred hunger to dishonesty.

But, with all his industry and economy, he made no progress. Things did not improve, but rather He was pressed for money continually; grew worse. all the advances he could get on his yarns were needed to pay the wages of the work-people and the notes falling due for cotton. Besides, he had running debts, amounting to five or six hundred dollars, that must be soon provided for. To the pressure of these small debts he was in danger of yielding. He had decided, at the start, not to put in jeopardy a dollar of any capital but his own, and his own was now nearly exhausted. In his own words, "I became distressingly anxious; my little all was involved, and a good deal of my brother-in-law's money. I had early made up my mind that he should be protected and every one else; that, when my own capital was sunk, I would go no farther. I now felt that ruin was impending.

My yarns would not command the full market price, and yet it cost me more to produce them than if my machinery had been of better construction. I had introduced some new machinery, but if the whole—new and old—should be brought to a forced sale, I knew it would bring far less than its cost and less than its value."

In much despondency of mind, he advised with his brother and sister Lewis. They proposed to be his security for an additional loan of six hundred dollars, if, in his judgment, it would insure permanent relief. Their offer was made in such a spirit of genuine sympathy and encouragement as multiplied its value. Mr. Crozer took time for consideration. At first the case seemed hopeless; but after days of thought and calculation, he saw his way clear to an honest acceptance of the loan. The money was borrowed from a money-lender in the neighborhood—a miserly old bachelor—who agreed to lend it upon John Lewis' security. A few days afterwards Mr. Crozer went to receive it, and says: "It was chiefly in silver; some of it he took from a clock-case, some from an old boot in a closet, and some from two other places of concealment in his bed-room on the ground floor, from which all were excluded except, perhaps, his old house-keeper. His whole house, as well as his person, indicated the absence of comfort; and yet the man

had, besides a large farm, many thousands of dollars at interest. I was disgusted."

The six hundred dollars were used in paying promptly all his outstanding bills. His mind was relieved; his spirits were raised; and, to crown the whole, a revival of business succeeded. He applied himself with renewed energy, and from that time onward was successful. In his own words, "From that day to the present I have never been seriously straitened for money. The loan of that six hundred dollars turned the scale. To my sons, who are accustomed to deal in thousands and tens of thousands, it may seem strange that so small a sum as six hundred dollars should have introduced such a change in my affairs. They may fancy but can never realize the early struggles of their father."

Mr. Crozer's indebtedness to the relatives who aided him at this juncture of his affairs was always remembered with gratitude. In his estimation, it was a debt which he could never cancel, and although in after life he conferred substantial benefits upon them, he never ceased to feel that he was still their debtor.

Their example, it is believed, exerted a powerful influence upon him in leading him to similar efforts in the behalf of others. Thirty-five years afterwards, a young man who had recently entered upon business

called upon him for a loan of two thousand dollars. The loan was asked as a matter of business, and as a matter of business was refused. Some indications of disappointment and distress at its refusal induced Mr. Crozer to question the young man further, when he learned that his business was embarrassed and his credit in imminent danger. Mr. Crozer's sympathies were at once awakened, and on the moment he pledged him abundant relief. The young man was moved to tears; and in a record of the incident which remains Mr. Crozer says: "I could have joined him. The relief I was able to give was sweet to my own soul. I shall carry out my promise to him promptly."

During the period of intense business anxiety and toil from which he was now emerging, Mr. Crozer seems, in his own candid judgment, to have made but little progress in personal piety. He says: "My mind was so thoroughly engrossed that for months and years no other subject than my business could engage, or at least could hold, my attention. I feel, in review, that this was very sinful. Solicitude was not improper, but such total absorption was a heinous sin. God was not taken into account, as he should have been. I ought, in my business embarrassments, to have looked to him in submission." But a kind heavenly Father followed him in love, and strength-

ened him with elements of power which saved him from ruin. Tireless industry, indomitable perseverance, and unimpeachable integrity were the qualities which, with God's blessing, achieved his success.

In after years, when reviewing this portion of his life, Mr. Crozer said: "I may now, in the maturity of age and in the possession of a large fortune, recall what, in the review of a long life, I believe to be strictly true, that I have never intentionally or knowingly wronged any one in business. It has been the uniform tenor of my life to be upright and honest in my dealings. I may perhaps have driven hard bargains; I know I have been sometimes close in my dealings. But a bargain or promise once made by me has always been regarded sacred and inviolable. No temptation to dishonesty has ever assailed me or ever crossed my mind as a suggestion. I wish I could make as clear a record of the thoughts of my heart in every other respect; but, alas! I cannot. My industry and integrity were recognized, I believe, by all with whom I had intercourse; and, being careful to fulfill every pecuniary obligation or promise, I early inspired confidence. I was often much straitened for money, but with a full knowledge of my business resources, I was careful never to make a promise to pay without an assurance in my own mind that I could comply. The people with whom

I dealt early learned that I was reliable in my promises, and as a consequence running bills were often not called for by my creditors for months after they were actually due. This was a benefit to me.

"I may here recommend a similar course to any young man commencing business. Be careful never to disappoint when you promise to pay; and if you have not the money to pay bills when due and called for, say so frankly, and at the same time say when you will pay, and never suffer the creditor to call beyond the second time. If it be practicable, pay a little earlier than you had engaged to do. You will find it advantageous. Nothing is of so much importance to a young man commencing business as a character for integrity, industry, and promptitude. The community around him will early recognize these qualities and duly appreciate them; and they will secure a credit and a willingness to do business with him, thus making amends for any want of cash capital. I speak with confidence on this subject. I have witnessed it in my case and in that of others."

## CHAPTER VIII.

## HOME AT WEST BRANCH.

1825-1840.

THE time of danger and darkness was now over, and Mr. Crozer may be regarded as having passed the crisis of his business life. Yet his advancement for many succeeding years was tedious and slow. He made some money, but not much; and was still obliged to conduct his affairs with the utmost economy and care.

In the autumn of 1824, a property known as Mattson's paper mill, lying on the West Branch of Chester Creek, came to auction by sheriff's sale. It consisted of a little mill-seat, with an old, rickety building upon it, and about one hundred and eighty acres of land. Mr. Crozer bought it for seven thousand three hundred and thirty dollars. Unable as yet to spare any part of his business capital, he mortgaged it to Mr. Thomas Woodward for four thousand dollars, and borrowed the balance on the security of his brother-in-law Lewis. He took pos-

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session of the property in the spring of 1825, and called it "West Branch."

Being now so fairly established in business as to be reasonably certain of success, he thought himself in proper circumstances to make an offer of marriage to the lady for whom he had so long cherished an affectionate regard. Under the influence of highly honorable motives he had hitherto controlled an affection which for several years had been striving for the mastery. He had determined in the spirit of the letter written on his departure—as he supposed for ever—from his native county, to risk no happiness but his own, and never to marry a woman whom he could not support in the dignity of her single state. The way now seemed open; and, although a present economy was still needful, he had such confidence in the future as seemed to justify a proposal. The proposal was accepted, and on the 12th of March, 1825, he was married to Miss Sallie L. Knowles, of his native county.

In the latter part of the same month they commenced housekeeping at West Branch. The style in which they set out in life is not merely a matter of interest, but one of profitable instruction. Everything needful for comfortable housekeeping was provided. Mr. Crozer had a few articles of furniture, as a bed, bedding, a few chairs, and some silver spoons. Mrs.







Crozer had her clothing and a few presents from her friends. They bought furniture, in addition, to the amount of a "little under three hundred dollars."

The best carpet was a rag carpet; the best chairs were windsor; the best bedstead cost eight dollars; the dining-table was a second-hand mahogany; and the breakfast-table, which is still preserved, was an article that cost five dollars. This was setting out in a plain way—plain even for the times. Mr. Crozer says: "It cost a little self-denial, but I have never upon reflection disapproved of our humble beginning; for while we aimed to keep none but the best company, I was resolved to incur no expense beyond what I could afford." And he adds, in explanation of this, words which may well be remembered by all who hope to make headway in the world: "A different policy might have kept us poor through life; for I accumulated only by saving for many years after our marriage."

Let all who have enjoyed the hospitality of his home at Upland, where forty and even fifty sometimes shared the bounty of his dinner-table, remember that this sumptuous entertainment had its origin in the humble beginning at West Branch, where, in harmony and love, this excellent pair, in the practice of a wise frugality, were laying the foundations of their future affluence.

Mrs. Crozer had been brought up in the enjoyment of many luxuries. Her home had been one of comfort and elegance; perhaps no gentleman in Delaware County kept so costly and bountiful a table as her father; but she was unambitious, prudent, and affectionate, and entered with zeal into the plans and purposes of her husband. They usually kept but one household servant, and boarded a number of their own laborers and mechanics. They both worked hard with their own hands. They had little company, visiting at only two or three places, and only at times which did not interfere with their stated occupations. The improvement in their style of living was only gradual, indeed almost imperceptible, for about eight years after their marriage; but it illustrated the saying of Solomon: "Better is a dinner of herbs where love is, than a stalled ox and hatred therewith." In after years they were accustomed to refer without embarrassment and with many a good-humored recollection to the scenes of their plain but happy home at West Branch. One sorrowful remembrance is alone recorded: it is that they were not more strongly influenced by the motives and feelings of religion. Says Mr. Crozer, "I look back upon the fact with grief."

Much expense was needfully incurred in fitting up the old paper mill for a cotton factory. It was only a shell, and the summer was nearly consumed in making the necessary repairs. But early in August the machinery from his rented mill had been moved in, and operations were commenced. The mill which he had rented from Mr. Leiper was now abandoned, and all his business was confined to the newly-purchased property at West Branch.

In transferring the machinery his operatives were subjected to a loss of three months' time. He had been obliged to stop work at the Leiper mill in May; but by giving his hands free house-rent, and sending all their children to school at his own expense, he had succeeded in retaining their services. He managed in this interval to dispose of his old stock of yarns, and at favorable prices.

He had now a large farm, though of rough land, and upon it a growth of valuable timber. His knowledge of practical farming came again into use. The profits of the farm, the proceeds from the sale of the timber, with the amount received from the rent of his tenant-houses, paid the interest on the whole sum which the property had cost him, thus giving him his mill-rent and house-rent free, instead of the cash outlay for these purposes to which he had before been subjected. His time was fully occupied through the day, and for half of each year through the evenings also. He was often engaged until a late

hour in making up the wages and accounts; for at this time he was his own book-keeper, and kept not even a clerk.

On the 24th of December, 1825, their household was blessed by the birth of a son. The occasion was one of joy and thankfulness to the father even then, although he little knew how much in future years and in declining strength he was to be sustained and comforted by the filial offices of the first-born of his children.

About three years after his marriage, when his affairs began to assume a more comfortable aspect, and the pressure of too laborious occupation was in part removed, we find the religious elements of his character quickening into fresher life, and with them, as might have been expected, an awakening of his early interest in the cause of education.

In the year 1828, he built his first school-house. It was a substantial stone building, about sixty feet in length by about forty in breadth. It was situated at West Branch, and was designed, not only for the children of the people in his employ, but as a place of worship on the Lord's Day; and preaching was sustained, as opportunity offered, at his own expense. This building was also used for a Sunday-school, of which he became the superintendent. It is believed that the duties which he then assumed as a Sunday-

school superintendent were continued to the end of his life.

He now began to make a little headway in his business; and, besides supporting his increasing family in comfort, was able to add a little year by year to his capital. This continued to be the state of affairs at West Branch, without any incident of a remarkable kind, until the year 1835, when Mr. Crozer encountered his first serious loss in business. By the death and total insolvency of his chief customer for yarns, he lost about six thousand five hundred dollars. was nearly one-half of all he was then worth. The shock was very severe. The amount at a later period of his life would have been regarded as a trifle. Indeed, only eight years afterward we shall find him meeting a loss of more than five times the amount with composure. But now he had just struggled into comparative ease and comfort, when, at forty years of age, one-half the savings of his whole life of toil and trial was swept away in an hour, and himself thrown back into anxiety and embarrassment. He says, "My wife was ill at the time, and anxiety for her proved a blessing in disguise, as it partially withdrew my mind from brooding over my ruinous loss. For some days I felt so much cast down that I could not attend to my business, could not stay in the factory." But in a week or ten days his native energy triumphed. He had much to do to meet his engagements and keep his head above water, but all went right, and by redoubling his diligence he was able to meet the emergency.

Hitherto he had spun yarn only, except in the case of his early and unsuccessful experiment. Now he decided to weave also. Power-looms had at this time become common. He borrowed money to buy twenty looms, and commenced to weave actively. It is believed that all his subsequent extensions, in both weaving and spinning, were out of profits. He was very successful in weaving and in all his business from that date.

But while his business prospects were thus constantly brightening, he was called upon to meet a heavy domestic affliction. His little son James was taken away on the 25th of October, 1838, after a very brief and distressing illness. The blow was very sudden and unexpected, as we learn from a letter to his sister, in which he informs her of his loss. In the commencement of his letter he mentioned his sadness on parting with her a short time previous, when she was on her way homeward, and says:

"The cause of my sadness was not merely the parting with a beloved sister, but chiefly because I feared you might soon be bereaved of your only child, and was apprehensive of the consequences of such a blow

to you. I said to my wife more than once, that I thought I would be willing to exchange the health of our children, and to give, were it in my power, dear James' vigorous constitution to your child. I mention this as illustrative of the deceitfulness of human estimates. I then thought of nothing but length of days as the lot of our child; but a few short weeks have laid him low. I can scarcely realize the change—one day the dear child running to meet me as I came to the house, and two or three days after silent in death."

After detailing the circumstances connected with the death of this loved child—the first with whom he and his companion were called to part—he says: "The desolation and loneliness of my mind were excessive, and at intervals continue so. But my beloved wife being always on the spot, the scene of our child's sports and of his last agony, with something constantly present to recall him to her, she continues to feel more poignantly than I do."

Yet amid all of the loneliness and anguish of this first bitter experience of parental bereavement, Christian faith was in exercise, and he could say: "It is our desire to submit to our bereavement as a visitation from the Lord, and to bow in submission to his will. I have no fears, no misgivings, respecting the state of children dying in their infancy; and I am desirous that our child's death may be a useful and lasting

lesson to his parents and family of the instability of mortal things and the uncertainty of life, and that it may influence us to live nearer to the Lord." In the progress of the narrative we shall find reasons for believing that the desires which he expressed were not transient and unavailing. The early removal of this darling child, as well as the subsequent removal of a daughter more advanced in life, were alike wisely designed to work out kind and gracious results for these bereaved parents and their family.

From this period Mr. Crozer's advancement in temporal things was rapid. Success at last had been achieved, and his business became so prosperous that he made a purchase of another property; and, tearing away another old paper mill, erected a new factory. This property was situated but a little way from West Branch, being at the point where the West Branch empties into Chester Creek. The dwelling-house upon the new estate was better than the house at West Branch, and with some regret Mr. Crozer decided to remove. He had resided nearly fifteen years at West Branch—years of toil, but years of happiness. It had been the only home of his married life, and the birthplace of his seven children—Samuel, Margaret, Elizabeth, Lewis, Sallie, James, and George. One of these, James, had been taken away. Another of them, Sallie, while yet in the bloom of her youthful

life, was soon to follow. Two more, Robert and Emma, were afterward given him, who, with the five just mentioned, were to be spared to cheer and comfort him to the end of his earthly life.

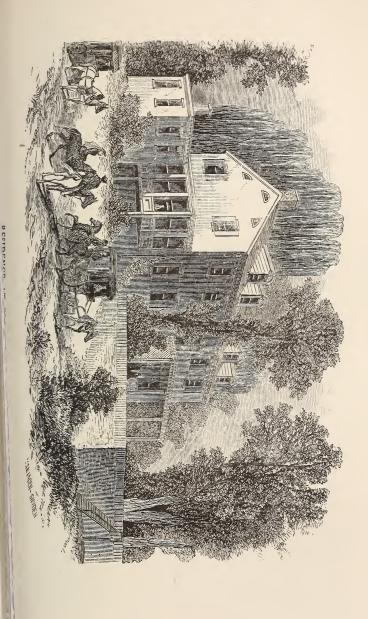
On removing from West Branch his regret was lessened by the fact that he should still be near, and that he remained its owner. The change was made in November, 1840. With the expectation of a permanent residence on his new estate, he called it Crozerville.

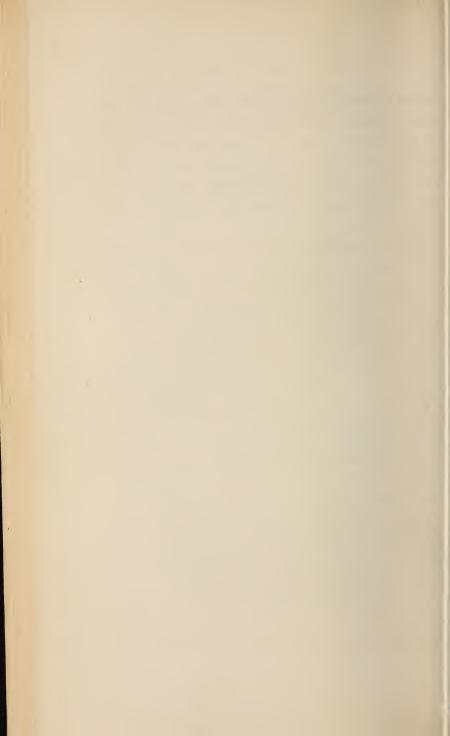
## CHAPTER IX.

HOME AT CROZERVILLE.

November, 1839-May, 1847.

IN the month of November, 1839, we find Mr. Crozer and his family in possession of their new His style of living had gradually although considerably improved; but he says, "Habit has so much force that it was not easy for us, who had so long from necessity practised economy, to enlarge our expenditure." The little Sunday-school was brought with him from West Branch and established in his own house at Crozerville, where it was regularly held until the date of his removal from the place. present location of his home was rough but exceedingly picturesque. Its chief disadvantage arose from its retired situation—an inconvenience which he had always experienced at West Branch—necessitating a long ride, usually on horseback, of about eighteen miles to the city. The railroad which now passes through the town had not then been conceived. On the completion of the railroad from Philadelphia to Chester, the length of this ride was diminished, as, by





taking the cars at Chester, about seven miles from his home, he could reach Philadelphia by rail; but even then, on the bad roads of winter, he found himself seriously incommoded. This retired situation, however, was not without its advantages, and kept both him and his household from many annoyances and cares.

It may be questioned, also, if this life of retirement, which confined his family so much to their home, and made them so dependent upon each other, was not, in part at least, the cause of their happy development, and especially of that strong family affection which visitors in their household have so often remarked.

The business of Mr. Crozer had now become lucrative, and we find him gradually excusing himself from some departments of work, reserving his strength and energy for more valuable employment. He also became more deeply interested in the things pertaining to the kingdom of Christ, and more anxious in his search after opportunities of Christian usefulness. He began to regard the service of the Lord as the great object of life, and to perform that service with downright earnestness. Our narrative will henceforth abound with evidences of increased devotion.

Lest this change in the narrative should do injustice to his previous piety, it is proper to remark that from this period we have fuller opportunities of acquaintance with his religious condition. But that a great change took place in him about this time is very evident. It was one of those seasons which we so frequently see in the history of the children of God—a season of spiritual expansion or spiritual elevation—from which he went out with new zest and greater earnestness to "seek those things which are above."

On the 8th of January, 1842, on the anniversary of his father's death, Mr. Crozer commenced a diary, in which he records the passing events of his life and the chief characteristics of his spiritual condition. He seems to have entered upon this work of recording the experiences of his daily life in a truly devout spirit. He desired to be impressed more deeply with the goodness of his heavenly Father; to become more conversant with his own personal necessities and dependence; and by a history of daily actions, reviewing honestly the faults as well as the virtues of his course, to strive for higher attainments in the divine life. As it was written for no eye but his own, it contained the secrets of his heart. We find him constantly striving against the deceitfulness of riches. In that undivided, constant application which a man conducting a large business must bestow on its affairs, he perceived great spiritual danger. He says, "How hard it is to live for two worlds!"

In opening his diary, Mr. Crozer takes a brief

review of his life since his marriage, and, speaking of his present prosperity, says: "When earthly things prosper, they have an absorbing influence, and none perhaps but those who are prosperous are aware of the dangers attendant upon the increase of riches. I fear I am much more wedded to the world than I should have been, had I been less successful. God in his mercy preserve me from the deceitfulness of riches and the love of the world!"

As the last hours of his forty-ninth year were passing, Mr. Crozer decided to set apart his birth-days as seasons for self-examination and prayer. His first attempt was not so successful as he desired, on account of frequent interruptions, yet he was able to give some hours to reading John Angell James "On Christian Love," and to make this remark in his diary: "I have for some time been attempting, in strength sought from the Lord, to overcome some of the sins of my heart. I am very desirous, ere the vigor of manhood shall have passed, to bring into subjection every evil disposition of mind, and to come entirely under the influence of a consistent Christian temper in all things."

In the early part of February, 1842, there was a great excitement in the community in consequence of the failure of certain banks and a general derangement of the currency in the State, the exchange against

Philadelphia in favor of New York being eight to nine per cent. This unhappy state of affairs appeals more to the Christian side of Mr. Crozer's character than to his feelings as a business man; and while he deprecates the effect of the panic on the working classes, he says, "The public mind is engrossed and led away from a sober, steady moral condition, and is unfitted for the reception of divine truth and religious influences. To the Christian, it must ever be a source of joy to look forward to that state of society here on earth when the accumulation of wealth and the pursuits of earthly pleasure and aggrandizement shall enter less largely into the schemes of men. This state may not be reached for a long time, but the whole course of prophecy authorizes us to expect that holy influences will sooner or later prevail on the earth, to the exclusion of the influences of sordid pursuits."

In March of this year there was a "turn-out" of the operatives in the factories, in consequence of a proposed reduction of wages, which continued twelve weeks, and was attended with many exhibitions of unfriendliness toward employers. The demonstration was so violent and persistent that it was judged wise to vindicate the majesty of law by prosecuting some of the leaders: Mr. Crozer was one of several employers who took an active part in the prosecution. The indictment was framed on a charge of conspiracy "to injure and destroy the business of employers." The case was ably conducted, and resulted in the conviction of the parties indicted.

In his diary, we find Mr. Crozer deploring the effect of the "turn-out" on the cause of Christ. He says: "The excitement, I fear, will have a bad effect on our churches. Myself and my dear wife mourn because of our utter loss of influence amongst the people. In the present state of feeling towards us we cannot exercise any religious influence whatever; and, as we are both desirous to be useful to our fellow-creatures, we are afflicted at the position of affairs."

During this period of excitement, which lasted for twelve weeks, we see a development of those qualities which characterized Mr. Crozer during his whole life—his unbending firmness and his readiness to forgive.

He made several entries in his diary which sufficiently indicate his firmness of purpose. He refers to former occasions when the workmen had vainly endeavored to coerce him either to give a higher rate of wages than he could afford, or to take again into his employ persons whom, for what he considered valid reasons, he had discharged. He then adds: "In the present disagreement there is more of deep determination and greater indications of violence than formerly. But as the issue is fairly joined, I cannot for a moment think of yielding." A few days later he says;

"I do not know if all the employers will be firm, but for myself I have not the most remote idea of yielding, and shall rather never start than be compelled to yield." On the fortieth day of the "turn-out" some of the spinners sought an interview with him. He says: "I had a good deal of conversation with them, perfectly calm on both sides, and we parted in a friendly manner. I am inclined to think that the interview was sought under the hope or expectation that I would propose some compromise. I, however, thought best, in reply to a question asked me as to the probability of the mill starting, to say, positively, that the mill would never start except upon my terms."

These passages are characteristic, and show that when he had once taken a position which he deemed right, he could not be induced to abandon it. Notwithstanding all the irritating and insulting things which the work-people did and said during the "turn-out," there is ample proof that le was not actuated by vindictive feelings. On the same page from which the last extract was taken we find the following entry, under the same date: "Some of the families around us are beginning to need the necessaries of life, which we would, under different circumstances, supply with a liberal hand. We have to do something for a few of them, but feel it due to our-

selves to be sparing, in consequence of the cause of their distress." During the progress of the strike he made the following record: "In a pecuniary view the cessation of work will not, I think, be any injury to me or to any of the employers. With all of us, goods, if sold now, must be sold at a sacrifice, and none of us could continue working without making sales. We are therefore prepared for a long suspension." Yet as soon as the workmen were ready to yield he was willing to resume work again. He says, a few weeks later: "My mule-spinners have, after twelve weeks' resistance, agreed to go to work on the terms offered them when they quit. It has probably been no loss to me, but a great loss to them. Trade is very dull, and I do not know what to do with goods, but I shall do a little, and will put some of the spinners to work." On the following day he was overrun, at his different factories, with applications for work, only a part of which he could grant. Many he was compelled to send elsewhere, with the fear that there also their application would necessarily be refused. He says: "I have a heart open to the distresses of my fellows, and cannot without pain see a human being, the most degraded, in distress." A few weeks after the strike ended, we find him making the following entry: "The spinning-mill stops work at four o'clock on Saturday, and the weave-mill

at five. It is pleasant to see the children and work-people at liberty after the toils of the week. I should like it much if the term of working in the factories were shortened. It is quite too long for children. I am always pleased with the return of Saturday evening; it brings with it peace and quiet, and usually gladness and light-heartedness with the factory-people." And when, before the end of this summer, the state of trade made it necessary to reduce the wages of the factory-people, we find him, at the same time, reducing the rent of their houses.

Mr. Crozer knew well that the employers were the only proper judges of the rate of wages which they could afford to pay. He saw that to allow the workpeople—who knew nothing of the financial difficulties of the time, and of the stagnation of business which attended it—to dictate terms, would be ruinous to the best interests of both the employer and the employed. Hence, during the strike, he stood firm as a rock. Yet, when the strike was ended, he was kind, conciliatory, careful for the welfare of his workmen. His feelings are well expressed in a few lines, which were penned at this time: "It would be gratifying to me to see the laboring classes have plenty of work at a fair compensation, but this can never be unless employers are prosperous. This is so plain that it is to me a subject of surprise that workpeople so generally rejoice in the embarrassments and downfall of their employers."

Ever alive to the danger attending the acquisition and accumulation of wealth, Mr. Crozer strove to cultivate piety in his own heart by frequent selfexamination, the study of the sacred Scriptures, the reading of religious books, by secret prayer, and the diligent use of the ordinary means of grace. On August 13th, 1842, he makes this record: "I am trying to read Hodge's 'Way of Life,' but am much annoyed with drowsiness. I have also to lament the deadness and coldness of spirit which holds control over me in family devotion, and indifference to secret prayer. These are evidently the signs and effects of religious declension, a state of mind to be dreaded. O God! keep me from coldness of heart, from lukewarmness, and if I ever have loved thee, revive, I pray, thy love in my heart; enable me to awake to newness of life, to put on the whole armor, and enlist anew under the Captain of my soul's salvation, even the Saviour, Jesus."

At the annual meeting of the Delaware County Temperance Society, on the 2d of September, matters came up for discussion on which he would have spoken, but was restrained by a nervous timidity, which he greatly deplored. On this subject he made the following entry: "I feel mortified that I am so

unfitted for discussion as not to be able to take a part; but as it is now clear that I can never be a public speaker, I must acquiesce. My talent lies in other things, and the inability to express myself in debate or in public speaking ought to make me aim to be more useful in such matters as lie within my sphere. Oh that I could be more useful ere my life is closed! Age is now stealing upon me, and the period of activity will soon have gone by."

It may be proper here to remark, that he was during all his life an earnest friend and supporter of the temperance cause. In speaking of the meetings to which reference is made above, he says: "The cause of temperance may fitly be called a 'righteous cause.' It unites on one common platform the best people of the nation. Whatever diversity of sentiment there may be on other subjects, on this—of temperance—every good man, every man who is not himself fond of the cup and a worshiper of 'King Alcohol,' must admit that the cause is a righteous one, and bid it God speed!"

It is interesting to note that the love of reading, which characterized Mr. Crozer in his youth, was not destroyed by the cares of business; but as the long evenings of autumn and winter approached, he made arrangements for a course of reading. He says, October 1st: "My son Samuel, my daughter Margaret

and myself, have this week commenced reading the Bridgewater Treatises. We design reading together for from one to two hours each evening, when we are all at home. The remarks made and the inquiries elicited will impress the facts and arguments upon our minds; and books which give enlarged views of the great Creator will not fail to enlarge the capacity of their minds. I hope also that the course of reading will restore a fondness for study in my own mind. The bewitching cares of life have nearly destroyed my relish for thought and inquiry."

Mr. Crozer was a gentleman of truly catholic spirit, and took an interest in all evangelical movements, assisting with his influence and his money the churches of other denominations, as well as his own, if thereby the cause of Christ could be advanced. On Monday, October 4th, he made this entry: "I was yesterday at the 'Blue' meeting-house; a stranger was there, sent by the Presbytery of Philadelphia to this and the Middletown meeting-house, to make some attempt to infuse life into these decaying churches. I came away with sadness of mind. The reflection that churches and houses devoted to the worship of God should show the devastations of time is a source of pain to the Christian. This ancient edifice, truly venerable in appearance, was erected by godly men, who have for three-quarters of a century slept in death. This is one of the oldest places of worship in the whole country, and its substantial and venerable walls testify, that the yeomanry by whom they were erected were willing to honor God with their substance, and in that day, when farm-houses were of the plainest and simplest kind, they were willing to pay for a large and commodious edifice and dedicate it to the worship of Almighty God. In this ancient house of God is a relic justly valued, not because of any inherent virtue it possesses, but from its being a present from the sainted Dr. Isaac Watts. This good man, hearing of a church and congregation in a very thinly inhabited region of America, sent over a copy of 'Baxter's Saints' Rest,' and in his own handwriting requested that it should be placed in the house or session-room, to be read between morning and afternoon services. Dr. Watts had learned, no doubt, the fact that the people were in the habit of staying during the intermission, as many of the congregation came a long distance to worship."

Ever interested in the spiritual welfare of his work-people and neighbors, Mr. Crozer arranged for a protracted meeting in his chapel. It commenced November 24th, and was conducted by Rev. J. P. Hall, assisted by several ministers of different denominations, and attended by persons of various creeds,

thus making it a "union meeting." Sinners were soon awakened, and the diary says: "I humbly trust the work is of God. I have, indeed, no cause to doubt its being so; but, alas! when I review past scenes, and reflect, too, upon the state of my own mind at different times, having found deep conviction passing away as the early dew, a coldness spreads over me lest the work should prove of man, more than of God. If it be of God, it will prosper. Oh that I had stronger faith and more active devotion! Even now, while my pen records these facts, I do not feel. My heart is comparatively lifeless and cold. What shall I do? What can I do to gain spiritual-mindedness and a more uniform devotion? Gracious God! direct me." The result of this protracted effort was the awakening of twenty or more persons, some of whom found peace in believing in the Saviour. Of the effects of the meeting on himself, Mr. Crozer says: "I have had some refreshing seasons; last night particularly, I felt freedom in social prayer before the congregation, and experienced a sweet peace of mind."

While Mr. Crozer strove to cultivate personal piety, and had a strong desire for spiritual enjoyment, he did not forget the responsibility of his position. In recounting his many blessings—the blessings of health, of a happy home, of kind and excellent friends and relations, of large and increasing wealth—

he says: "I think I am not so vain as to believe that my merit entitles me to such blessings; and when I think of the responsibility, the requirements, the stewardship, it is then I feel, and desire to feel, that special blessings are not given for naught. O God! enable me to act as one who expects to give an account of his stewardship."

Near the close of the year he purchased at sheriff's sale a small farm adjoining his estate, and in making a note of the fact, he adds this comment: "In the increase of my earthly possessions, the adding of house to house, and field to field, oh how praiseworthy it would be if I could have a more than corresponding increase in my spiritual interest! My own experience goes to sustain the declaration of Holy Writ, that it is hard for a rich man to enter the kingdom of heaven. The accumulation of wealth engenders sordid influences, and has a direct and almost invariable tendency to stifle religious feelings. If it has in any degree—as I trust it has—been my lot to be kept from the all-absorbing influence of riches, I desire to be humble and to thank God for his protecting care. But, alas! I have much reason to mourn over the state of my own mind, on account of the hold the cares of the world and the deceitfulness of riches take of me. A constant warfare is requisite to keep from declension. O God! keep me, and I shall be kept."

On New Year's Eve, in reflecting upon the year then closing, he says: "Upon a review of the past, I would willingly believe that some little progress has been made in heavenly wisdom, and that my mind is less tied down to earth than it was twelve months ago; but I am yet far too worldly. I will strive from this time forth, through the coming year, to devote more time to meditation, prayer, and reading God's word and evangelical books. My time is in God's hands. I have been spared many days, and may be near my end. It becomes me to draw off from earth, and cultivate a devotional frame of mind and a preparedness for death and the eternal world."

During the year 1842 there had been much distress in cities and manufacturing communities, among the poor, for lack of work. And it drew to its close without any special improvement in business prospects or in the condition of the workmen. He had opportunity, therefore, to act as a steward of the bounties of God. He says, as the last days of the year were waning: "There is much distress and want in our neighborhood, and much more in Philadelphia. We are doing a little, and are ready to help all cases of need. Oh, how thankful should we be that our industry has been so blessed as to provide us with the means of helping others! And I do feel thankful, too, that God has given to me and my wife the dispo-

sition as well as the means." Beside direct giving, he also adopted a more effective mode of relief. He goes on to say: "I am about to start the remainder of my looms, and shall divide the work among such families, not hitherto in my employ, as seem most needy. All regularly in my employ have full work. I only regret that I have not a way to increase the amount of employment, so as to give full work for the whole neighborhood." Such were the acts and such the feelings with which he closed a year that had been marked by the most bitter outburst of feeling toward himself which he had ever experienced.

Early in 1843 he carried out his purpose and started all his looms, to the great relief of many suffering families. He says, January 5th: "It gratifies me to be in a condition to give so much employment. I hope—nay, believe—that I am, in part at least, actuated by benevolent motives; yet I presume the work-people do not believe it, and suppose that I have no feeling for them. I do not expect much gratitude; and therefore hope that ingratitude may not have any weight with me. I will try to account to God and do justly to my fellows."

At the return of his birthday, this year, we find Mr. Crozer free from business, passing the time in self-examination and in reading "Baxter's Dying

Thoughts." In looking back on what the year had given him, he says: "But, ah! how unmindful am I that these things, these gifts of a benign Providence, are but entrusted to my stewardship, and that I must hereafter account for them all! I can from my own condition realize that a high worldly prosperity is not favorable to the divine life. Domestic happiness is certainly not adverse to piety, but is a contributor to, and strengthener of, religion in the soul; and I have often felt its happy influence. But the cares of the world and the deceitfulness of riches are in deadly hostility to religion. I am deep in worldly cares, and have much of this world's goods; and I have to war with these; I find the necessity of watchfulness; and am, indeed, too often carried away by their influence. I often feel alarmed, on reflecting how little good I am doing with my wealth; and feel the unsatisfying nature of riches. The prosperous man still pursues, and still acquires, if he can, until his heirs succeed him, to whom his gains are often a curse."

After spending all the morning in writing letters of instruction to his agents, he makes this entry in his diary: "How engrossing this world and its cares are! How solicitous we are about this brief existence! A few years hence, and it will be of little consequence to the present family of man whether they lived in splendor or pined in want. To be

contented with a little is the grand secret of human happiness. How earnestly ought we to strive and pray against inordinate love of the world, and 'hasting to be rich!'"

On February 16th of this year (1843) Mr. Crozer met with a very serious accident. He was riding in a sleigh, driving a horse he had used for nine years. The animal took a sudden fright, and Mr. Crozer, with all his efforts, found it impossible to hold or check him. On going down a steep hill the sleigh was upset and Mr. Crozer thrown out. With returning consciousness he found himself disabled with a broken thigh, out of sight and hearing of assistance, and on a road but little traveled. As he saw the horse running up the opposite hill, he believed some one would meet him as he ran, and return to ascertain the result of the accident. He drew one of the buffalo-skins, which had been thrown from the sleigh, to where he could roll partly upon it, and drew the other one over him; and, with thanksgiving to Almighty God that the injury was no greater, he waited for relief. In a short time the blacksmith at the "Stars" came hurrying down the road, mounted on the runaway horse.

Mr. Crozer says: "The horse had run into his yard; and, with that promptness which true fellow-feeling and kindness suggested, he dropped his ham-

mer and red-hot iron on the anvil, ran into the yard, threw the harness from the horse, mounted and sped to ascertain if anybody was hurt. I shall never forget the thrill of joy which crossed my heart when I first saw him turn round the corner of the road and come toward me. I knew that, from the extreme cold of the day, early relief was indispensable to my life. Though it was in the day-time, and there was cause to expect that I would not be left to perish, yet the road where I lay was but little traveled, and I could not help feeling deep anxiety until aid and assistance was certain."

The alarm was given; a messenger was despatched for the surgeon, neighbors collected, and Mr. Crozer was laid on a bed on a settee, and thus borne by some of his workmen to his home. Passing West Branch mill, all was commotion, and on the way the sad procession was met by Mrs. Crozer and her eldest son. This accident confined Mr. Crozer to his bed sixty-eight days. Of these days, long and weary to a person of his activity, he says: "For the first few weeks I was too uneasy to attend to reading; but when sufficiently at ease my beloved wife, always assiduously attentive, read to me. We thus got through with D'Aubigne's History of the Reformation together." In reference to this accident, he says, while yet confined to his chamber: "O Thou, who

didst preserve my life in great danger, cause me to feel that I am the creature of thy power and make me the ready instrument of thy righteous will."

On the 15th of May he went out of doors for the first time, on crutches. After returning to the house, he sketches in his diary the following pleasing picture of the scene before him: "I now write, seated at my parlor-window, overlooking the factory and yard. Everything looks fresh and pleasant—the air pure; the birds tuning their varied notes; the flowers around me, under the culture of my daughters; the forest, half in bloom, the foliage daily increasing in size and fullness, and already leaved out so as to hide the view beyond. The hum of business is all around memechanics, laborers, wagons, and factories—a busy scene—and all under my guidance and control. I have seldom, if ever, enjoyed the sweets of pure air and country prospect more than at this moment, after a long confinement. All seems calm, peaceful, and charming. Oh, may the same peaceful calm prevail in my bosom and rule my soul, even the peace of God, which passeth all understanding!"

On the same day he enumerates the various blessings which he had been permitted to enjoy during this season of suffering, and says: "I have felt so much the influence of kindness and attention that it is my design, while I remain on earth, to bestow increased

attention upon the sick and afflicted." The resolution, thus formed, was faithfully carried out, and many a sick and suffering one was cheered during days of affliction by his kind and sympathizing ministries.

Some months later we find Mr. Crozer reviewing the past, and thus expressing himself: "My late disaster, I think, has not been without effect upon my character, and has added considerably to that soberness and gravity which attend increasing age. I have long been an active man, and had manifested in the ardor of my pursuits no diminution of the vigor of early manhood. But, being suddenly 'brought up' in my career by my late casualty, I do not feel quite the same desire for active life; indeed, I all at once seem carried into age, declining age, and feel as though I had less to do with the world and its pursuits.

"The fact of my yet being extensively in business may perhaps, after a time, recall me to my former feelings and movements. Yet I scarcely think this will be the case. I do not wish it to be, and shall resist such feelings. I am desirous—in my reflecting hours at least—to view my affliction as a dispensation for my ultimate good. I cannot be here always; indeed, I cannot be here long. My crippled and confined state has necessarily changed my habits for a season; and, as at my time of life quiet and repose is

more necessary, my affliction may have been designed to aid me in overcoming a fixed and almost inveterate habit of incessant devotion to business.

"I do not wish to retire from active life. I do not think I should then be as useful as I now am. But I wish to contract, to withdraw partially, both mind and body. I wish, in doing this, to guard against idleness and inactivity. I have known instances of too sudden withdrawal. It is my wish to withdraw gradually—the work of years, if years are allowed me—and to guard carefully against any contraction of my mental energies. It will be right and proper to use, as far as age will allow, both my physical and mental energies, but to give them another direction more suited to my age and experience, and better calculated for the good of my fellow-creatures and the glory of God. O my Creator! imbue me with wisdom to discern and resolution to pursue the path best fitted to promote thy glory, the good of men, and my own immortal happiness!"

People living in the city, and having friends residing in the country not far off, make it convenient sometimes to go out on Saturday afternoon and stay over Sunday. Mr. Crozer had some of that kind of friends, and we find on Monday, May 22d, this entry: "I love my friends, and love to entertain them, but would much prefer entertaining no company on the

Lord's Day. I do not, it is true, suffer company of any kind to break in upon our family regulations; but worldly conversation is too apt to lead off the mind and keep from devotional exercises. How sad it is that the Sunday, in the country especially, should be so desecrated, so much given to recreation and amusement by the better part of mankind! enjoyments as would be allowable on other days become sinful on this holy day. God preserve me and mine from desecrating this day of his appointment!" While moving about on crutches, leaning on his son, he says: "It is pleasant to have a child to lean upon in bodily afflictions; but oh, how pleasant to have a Saviour to lean upon in spiritual concerns! Saviour! enable me to lean upon thee; grant me thy presence day by day; keep me from inordinate love of the world. I have much to bind me here; but oh, enable me to keep my hopes fixed with unwavering confidence on thee; and give me that elevation of hope which will enable me to live above the world!"

A few days subsequently he was glancing at the state of the country, so much more encouraging than during the most of the preceding year. And in the extract which follows, it will be seen how constantly and honestly he was concerned for the welfare of the laboring classes, and how fully he was prepared to rejoice in it: "Trade seems to be reviving in almost

every branch. Money is more plenty, and cheaper than I have ever known it—three and a half to four per cent. in New York, and not much higher in Philadelphia. The country at large is evidently recovering from its low prostration, and healthful activity is again manifest. These things I cannot, as a citizen and philanthropist, do other than rejoice in. The laboring classes will first feel the benefit; and they, in every community, constitute the greater number. For myself and family, we ought to be content with what we have."

In June of this year, he commenced an addition to his dwelling-house, partly to enable himself to extend to an increasing circle of friends that generous hospitality in which he took so much pleasure, particularly when his guests were the followers of Christ. In referring to this proposed enlargement, he says: "God grant that we may continue long in that domestic enjoyment which has hitherto been our lot; and, while we are enlarging the bounds of our earthly habitation, may we have increased solicitude to secure a mansion in the kingdom of heaven; and in the possession of wealth and comfort here, may we not rest satisfied, or forget that we cannot long enjoy a home of our own building!"

Of his great capacity for carrying on business we may get an idea from an entry made, June 17th: "I

have been much occupied in mind this week with business: am fond of building and of making improvements, and so I now have two sets of masons and carpenters; and limestone, sand, lumber, &c., to provide to keep them employed; two rafts to get out, haul to the lot, and pile at Marcus Hook; besides the concerns of my three factories and my agents. All these supply ample material for the mind and body of a cripple, such as I am at present, yet I cannot say that they oppress me." It may surprise the reader to know that, with all this multitude of cares, Mr. Crozer kept some book in hand to read. When he went to Marcus Hook to look after the rafts of which he spoke, he took with him the Life of Wilberforce, whom he calls "an admirable pattern for every Christianly man," and read the book as he rode, having with him his daughter Margaret.

June 20th, he says, he has been reading Buckland's Bridgewater Treatise, and before the month is out he adds Rasselas to the list. At the risk of seeming prolix, we add some of the comments which he made upon geology, as the science then stood; and we do it to show that, though Mr. Crozer's mind was loaded with the cares of a large and increasing business, he was watchful of the progress of science, and that his strong faith in Christ and his word lifted him above all unbelief: "The yet not fully understood science of

geology may interfere with the literal sense of the first chapter of Genesis, but can never overthrow the Christian theory; and it is satisfactory to find eminent geologists—those who have adopted the opinion that the world has existed many thousand ages—fully and unequivocally believing in the truths of revelation.

"When I was a child, and first learned the philosophy of the rainbow in the heavens, I was disappointed, grieved, and wished I might be misinformed. I had always been struck with the beautiful sublimity of the Scripture account of the rainbow, and had received the impression that it was sent as a special messenger from God on each occasion of its appearance; and when I saw it accounted for as an ordinary arrangement of nature, it seemed to detract from the high dictation, 'I do set my bow in the clouds.' Thus it was with me when geologists assumed the position that the world, instead of being the Almighty's work in six of our days, was clearly many thousands or millions of years in becoming what it now is. I felt confounded, but further reflection makes me think differently; and if geologists establish their position, and agree among themselves—which as yet they are far from doing—I shall find no difficulty in adopting the theory, without its interfering in the least with my religious sentiments. God is yet the Creator of

all and Moses was his prophet; man is a fallen creature, and Jesus Christ came into the world to save sinners. These truths remain unaffected by geological discoveries, and will ever remain amid the wreck of matter and the crash of worlds."

It was past midsummer before Mr. Crozer had so far recovered from his accident as to be able to return to the usual routine of his business. On the 24th of July he made his first appearance among his friends at the bank at Chester, of which he was a director. On the day previous he was at the Episcopal church, when the prayer of thanksgiving for deliverance from danger was offered in his behalf.

He was hardly restored to his accustomed strength before a great calamity came upon him, and in a single night swept away nearly fifty thousand dollars' worth of his property. In the afternoon of August the 5th, 1843, about three o'clock, a heavy rain set in; the mill streams were rapidly swollen to an extent greater than had ever before been known. In the county of Dela vare, twenty persons were drowned; more than fifty public bridges were carried away; thirty houses and almost all of the mill-dams were destroyed; many factories were wrecked, and some were ruined. Mr. Crozer's Knowlton factory, a handsome building of stone, which he had recently erected, was swept away, with all its machinery, yarns, and goods. The

east end of the West Branch factory was carried away, with the size-house, water-wheel, many looms, and the dry-house, containing several thousand dollars' worth of yarns and goods. At Crozerville, the cotton-house, with thirty bales of cotton, was swept away by the flood, and some of the machinery was much injured by submersion.

With his accustomed energy, Mr. Crozer entered on the work of repairing damages; and while he is disposed to accept this dispensation of Providence as a chastisement for hardness of heart and too much love of the world, he fears that his spiritual interests will suffer on account of the multiplicity of cares which now press upon him.

In a letter to his sister, Mrs. Campbell, written the following day, he says:

"We had yesterday afternoon a dreadful freshet, in which our loss is a large fortune. But before I go one word further, I will say that we are yet far from being poor; and we desire, rather to be thankful to God for what is left, than to murmur at the dispensation which has taken away forty thousand dollars, or perhaps considerably more than this sum; for I have as yet made no estimate, nor can I at present.

"The rain commenced heavily yesterday after dinner, and by five o'clock the whole flat around us was one entire torrent, sweeping all the bridges and dams. It carried away both my mills at Knowlton, with all the valuable machinery in the beautiful stone mill. The mill at West Branch was partly carried away, with the water-wheel, gearing, and part of the machinery. Indeed it is an entire wreck. The stone dry-house and office, with several thousand dollars' worth of yarns and goods, is swept away. At Crozer-ville the cotton-house, with about thirty bales of cotton, is carried off, the machinery in the lower room much injured, the race and dam nearly destroyed, and all the fences, yards, &c., torn up.

"The other mills suffered much less than ours, but several dwelling-houses were carried away, and—sorrowful to relate—one family of three grown persons and one child were swept down and perished."

Two days later he writes to his sister, Mrs. Lewis, that she might have definite information direct from himself:

"My loss of property is very great, probably little, if any, short of fifty thousand dollars; and I feel, of course, and feel deeply, for this is human nature; but I trust and believe I meet it with the resignation of a Christian and the firmness of a man somewhat accustomed to vicissitudes; and, moreover, though I have witnessed the result of years of diligent application to business pass away in a few hours, yet I have a considerable fortune left, sufficient, with the economy

which we have hitherto practised, to maintain my family genteelly.

"I have not yet decided what I shall do as to rebuilding. I have to-day more than eighty people at work cleaning machinery, hunting for goods, washing and drying them, and a part digging a channel for the creek. Things look desolate around us, but far worse at West Branch and Knowlton. I am deeply occupied in arranging, planning, &c., so as to make the best of the wreck."

His residence was, as he says, "water-locked," so that he could not send off this letter when it was written. He adds, on the following day, a few lines in regard to his operations:

"I am organizing strong forces for work. I feel for my people, some of whom, I think, are attached to me, or to my places and pay. Our vicinity looks distressing. But such families as wish immediate employ can readily get work, before long, at other factories.

"I feel, although a cripple, all the nerve and vigor of former days, and find myself rising little by little, or rather much by much, to meet the emergency; but not, I hope, to lean upon or trust in my own strength. If it please God to give me health, a few weeks or months will do much to restore things here; but I have no expectation or intention to launch into my former extensive business.

"I am as calm and collected as I ever was in my life; and, indeed, it would be very sinful and wicked in me did a repining or murmuring thought cross my bosom. I am not conscious that such a feeling has found a moment's place in this breast."

In another letter to Mrs. Campbell, a month later, he says: "Our vicinity yet presents a scene of desolation and ruin, though much has been done in labor to restore it. My Crozerville mill, which sustained comparatively small injury, is again in full operation. West Branch—poor, old West Branch!—where nearly all of our property was earned, is yet a sad place. The large wing next the creek is clean gone, and cannot be rebuilt. The road leading towards Crozerville all washed away, and a new road has to be cut in the hillside. All the water-wheels, mill-gearing, with one corner of the old mill, and all of the outbuildings, whether of stone or wood, entirely gone, not a vestige remaining; no one could know that any such buildings had ever stood there.

"I have a great many men at work, both mechanics and laborers, and hope to get this mill going early in October. But it will be long before it can be in a prosperous train. I have ordered forty new looms. This number, with all that is saved from West Branch and Knowlton mills, will not be sufficient to fill up the one mill. Knowlton mills are

both entirely gone. About thirty looms—collected, some of them, a mile down the stream—are worth repairing. The rest are dashed to pieces. These works I shall not rebuild at present, if ever.

"My loss was greater than I supposed when I wrote to you last. But great as it is, I am not a poor man by any means. And though it was trying, extremely so, to have the earnings of years pass away in a few hours, I feel now pretty much the same as though it were not gone. The loss need occasion no change in our mode of living, not even in our little deeds of charity, and can only be felt in the amount we might have to leave our children. Your sister bears this, as indeed she does every sudden visitation, with becoming firmness and resignation."

The destruction of the Knowlton factory was followed by the removal of the families employed there; and in recording their removal Mr. Crozer gives us a look into his warm heart:

"There is something impressive in the sudden breaking-up, like that of Knowlton; and the scattering for ever of a little community of work-people, with whom I had pleasant intercourse, saddened my heart almost or quite as much as the loss of so valuable an estate. I really feel an interest in my people, an affectionate interest, but I suppose few or none of them think so, or are aware of it." The few weeks which immediately followed the great flood were peculiarly trying to Mr. Crozer. His mills were wholly or partially wrecked. The fragments of his machinery were scattered along the course of the stream. He says, more than two weeks after the disaster: "The broken machinery scattered everywhere makes me feel very unpleasantly. I wish that all which cannot be repaired were removed far from my sight. Then I should not have to think so much about it. But now it meets my eye at almost every turn." In addition to all this, the work on his house was in progress, making his home itself a scene of comparative confusion. As the weary days passed, we find such entries as the following:

"I, as well as my son, have been in constant attendance with the men. Much labor has been done; but much remains yet to do. The amount I have to accomplish during the present autumn, to get my business in a profitable train, appalls me, and I often feel the weight as almost intolerable."

"When I think of the amount of out-door labor which I have yet on hand, and of the near approach of cold weather, I am almost discouraged. Yet each day makes a little less; and by-and-by all will no doubt appear right and easy."

In view of the unintermitted pressure of business, it is not strange that we meet shortly after, the follow-

ing entry at the close of one of his laborious weeks: "This forenoon a dizziness came over me, from which I have not yet fully recovered. I have felt a fullness for some days. I was much alarmed to-day and came home. I felt almost afraid of falling from my horse. Oh what a poor creature I am, tied down to business, a slave!"

Thus in recovering from the effects of the great freshet, business and its perplexities sometimes nearly overwhelmed him; yet we find Mr. Crozer rising above such affairs, and expressing his amazement that life and its temporal concerns should take such hold of a person of his years, who has already much of this world's goods in store: "It has long been the deep conviction of my mind that it can be of no benefit to my children to have more than a very moderate fortune." And in this connection he adds: "I yet hope that some field of usefulness, of a spiritual nature, may open to me, and that I may be led to enter upon it with zeal-not with blind zeal, but according to knowledge; an honest zeal for my divine Master, and a sincere and prayerful desire to be instrumental in spreading a love for the Lord and Saviour."

During the autumn of this year a very old lady, a friend of his mother, had been visiting at Marcus Hook, and it was the intention of Mr. Crozer to invite her to his house; but the peculiar condition of things prevented, and under a press of business he had postponed a call till she was about returning to the city.

On account of the love he bore his mother he wished to show kindness to her aged friend, and he says, "I feel self-condemned in not having visited ere now this good old lady, the only surviving friend of my dear departed mother." How he loved and revered his mother and how he cherished her memory is apparent in those thoughts of eternity which he occasionally records: "I have this afternoon, while at my work, been much engaged in reflection upon death and eternity—awful subjects—but yet facts which all living must soon realize. I thought of my revered mother, surely a saint in bliss. Oh! shall I be permitted to join her?"

Although Mr. Crozer always recognized the importance of intellectual culture and growth in grace, and was impatient at remaining stationary in these particulars, yet in December of this year we find this record:

"Business, business! I get no time for reading, even in the evenings. My day of improvement seems to have passed by. I will try to make some use of the experience I have acquired, and to be more useful to others during the remnant of my days.

I am afraid of going deeply into business again; it is not fear of pecuniary loss, but of giving up too far to the engrossing cares of life. None but those who have been deeply engaged in business know how hard it is to keep the mind properly balanced, so as to avoid yielding to the absorbing concerns of this world. Well did our Saviour caution us against the deceitfulness of riches, and declare how hardly they who have them can enter the kingdom of heaven."

In the Bible and Tract Societies of the county Mr. Crozer thought he might find a field of usefulness, and be able to speak through the printed pages. He therefore took an active interest in both societies, giving to them his time, his influence, and his money.

He spent the anniversary of his birth, in 1844, in reading, meditation, and prayer; which was in accordance with the resolution he had made two years before:

"This is my birthday. I have completed my fifty-first year. The past year, although I have had much to make it more tedious than most of its predecessors, does not appear long. Upon a review of the past year, I would fain believe that I have learned something to advantage. Affliction of body and loss of property seals home the truth, that vanity is inscribed upon all earthly good. I will not, I think, again dip so deeply into business as to destroy my own leisure,

but will work through others. I have had but little leisure since the great freshet, but am gradually arranging for my own ease; yet the coming year I shall have much to attend to, if I am spared. I will try, through divine grace, to keep my mind unfettered. It is not employment which is injurious. On the contrary, I believe an active life is best for me. But I must labor, and wrestle, and pray for assistance to keep my mind unshackled and live a life of prayer."

A few days subsequent to this we find him in attendance, on a bitter cold day, at a meeting of the Bible Society of the county. He was anxious that work should be done, and that money should be raised to carry the work forward. He made an earnest appeal for liberal contributions. But most of those present stood aloof. One of the richest men in the county objected to so much giving for work abroad. This objection had more weight than Mr. Crozer's appeal. In referring to this meeting, Mr. Crozer says:

"I have ever found that the man who is most anxious to provide for his own church and his own vicinity, and who gives most freely for these purposes, has a hand most open for distant charities. Oh, how selfish, how in love with the world, how indifferent to the cause of enlarged benevolence is unregenerate man! And duty and a sense of truth bid me record the lamentable fact, that the visible members of Christ's Church are deeply tinctured—far too deeply—with the same unholy qualities.

"God preserve me and mine, I pray, from contractedness, from selfishness, from illiberality of pocket or mind. I dare not congratulate myself, but I would willingly feel grateful that God has, as I trust, given me a warm, feeling, and generous heart, ever accessible to sympathy, and that he has blessed me with the means of doing some good. Let me strive to increase these feelings. Let me pray for judgment to discern what objects are most worthy of assistance. And let the parsimony of others affect me only by making me more free and cheerful in my gifts."

The prayer which he offered for himself was heard, and the answer makes each year of his subsequent course shine more brightly. His contributions increased in freedom and cheerfulness, and were guided by a far-seeing wisdom. The prayer for his family has also been largely answered, and no doubt will continue to be, even until the end.

Mr. Crozer did not read for pastime or merely for the improvement of his mind. He ever kept in view heart-culture. When reading James' "Christian Professor," he says: "I see much, very much, in this book to convince me that my standard of piety is far too low. I will try, and strive, and pray for assistance to elevate it." And again, when reading the chapter on Prosperous Professors, he says: "I find much in this to caution me, much to admonish and create alarm at the thought of being rich. O God! I pray thee, make me feel the solemn responsibility of my condition. As the steward of large and increasing temporal gifts and blessings, give me a discriminating judgment, an open hand, and a warm and devoted heart; and keep me from a hoarding, covetous spirit."

Of the Life of Andrew Fuller, he says: "What an indefatigable man, pressing forward amidst heavy and oft-repeated family afflictions, and many other discouragements! What a mass of labor for the good of his fellows and the glory of God! Oh! when I review my life, and think how little I have improved my talent, I am self-abased and deeply grieved."

The cause of temperance found a patron and advocate in Mr. Crozer. He was always ready to aid the cause in any practicable way, and we find him, in February of this year, joining others in an effort to establish a temperance hotel at Chester, which was greatly needed. He was always present at the quarterly meetings of the county temperance society, and we see, in his endeavour to restore a by-law requiring the meetings to be opened with prayer, that he regarded the favor and help of God as essential to the success of the cause. Notice having been given that the question of restoring the by-law would come up at the March meeting on a motion made by Mr. Crozer, he prepared a written speech, which he read on the occasion. There was much discussion, in opposition to the motion, as well as in its favor, but the law was restored by a small majority.

In May of this year, Mr. Crozer attended the meeting of the Baptist Triennial Convention at Philadelphia, and made himself a member by the payment of one hundred dollars. That year slavery was discussed both in the Triennial Convention, and at the Home Mission Anniversary, and the decision which was reached surprised him. The question, whether slaveholders should be appointed missionaries, was decided in favor of their appointment by nearly two to one, and on that decision he says: "So far as the assembly could do so, the chains were riveted more strongly upon the unfortunate blacks. Oh! is Christianity to countenance slavery? I heard with amazement the aged — in the convention vehemently declare, that slavery was not a moral evil. Yes, this aged minister of the gospel pronounced the dreadful curse of the nation to be no moral evil! It is to me not a little surprising that men, in no way connected with slavery, should be so ready to endorse the views

of the slaveholder. These, in my opinion, have more to answer for than even those who hold their fellowcreatures in bondage. This vexed question in all probability will sooner or later divide the Northern and Southern Baptists."

Ten months after this, a Quaker friend sent him a pamphlet on the proceedings of the Society of Friends in reference to slavery. He said of this pamphlet: "I am highly pleased and struck with the prudence, the calm and steady perseverance, the slow, careful, yet unwavering determination which characterized these conscientious men, until they accomplished their object. Would to God that other denominations patterned after them in Christian prudence and steady aim! And oh, that all that name the name of Jesus would depart from the iniquity of holding fellow-creatures in bondage and perpetual servitude!"

When the enlargement of his house was completed, and the question came up how it should be furnished, we see Mr. Crozer exhibiting his habitual conscientiousness. The question presented to his mind was not, What may a wealthy manufacturer do? but this: What ought a *Christian* to do? He says of himself and wife: "We both value consistency, and as professors of religion it becomes us to seek plainness and simplicity in all things. I do not fear a fine house and its appendages becoming our idol, yet it

might be an inquiry how far a Christian ought to gratify himself in the luxuries of life. It is certain that the duties of charity and acts of benevolence increase with increasing means; but I am not sure that it is improper to indulge in matters of taste in proportion to increased wealth, provided acts of liberality bear a corresponding increase."

Mr. Crozer had frequent occasion to observe how much more interest some professors of religion took in politics, than in the Bible, tract, or temperance cause; and how much more ready they were to give money to advance the cause of a party, than they were to help extend the cause of Christ. During the Presidential campaign this summer and autumn, he said: "Politics are the all-absorbing subject, and religion is scarcely spoken of, much less felt. Men's minds are callous to every good impression, and I much fear that vice and immortality have spread in the past year through the instrumentality of political conventions."

Though he had a direct pecuniary interest in some of the political questions at issue, he wished all temporal interests to be subordinate to spiritual; Christ all and in all. He took no active part in the campaign, yet he laments that he sees in himself "little or no growth in grace, little or no increase in spirituality of mind or deadness to the world."

On the 22d of November he attended a meeting, when several ministers spoke on the importance of secret devotion. He makes this utterance on the subject: "Oh that this poor heart of mine were more engaged in private prayer, and that I might more frequently and voluntarily be drawn to pour out my soul in secret to God!" And shortly after this he made the following entry: "As a general rule, I hope I shall never fail to attend public worship: a neglect to do this would almost certainly make me neglectful of private devotion; the one is a great aid to the other. The closet is essential to the profitable exercise of public worship, and on the other hand a voluntary neglect of public worship would almost certainly be followed by a neglect of private devotion."

Notwithstanding the care of an extensive business, and the duty he so faithfully discharged in his own family, Mr. Crozer found time to visit the sick, give them his sympathy, and pray with them. Repeated cases of the kind are entered in his diary. The blacksmith who came to his assistance at the time his thigh was broken was repeatedly visited during an illness which proved mortal. A tenant, dying of consumption, was visited, carefully questioned, and instructed in regard to the way of life. Just before he departed he told his friends that he did not think

he was converted till after Mr. Crozer's last visit. In reference to that statement, Mr. Crozer, with accustomed modesty, says: "He must, I think, have meant that he only then felt more confidence and a stronger faith." January 19th this entry is made: "I yesterday visited, conversed, and prayed with the H—— family—one of my tenants—the female head of which is confined to her bed, in a decline." May 9th, after making a call on this woman, he speaks of her as "now apparently near the end. She seems resigned, and on a late occasion, when I was with her, she was rather anxious to depart. Until recently she was alarmed at the nearness of death: but seems now to be calm and without fear." And he adds in this connection: "Oh, how unfitted am I to administer consolation to a dying believer! Oh that I possessed a deeper piety in my own soul!"

These brief extracts are made to show that as a Christian Mr. Crozer recognized no distinctions of calling or social position; but the sympathies of his kind and generous nature went out to "every creature," in the fullness of the great commission.

It was the desire of Mr. Crozer that his children should be happy in the enjoyment of innocent pleasure. The older children passed their "Christmas holidays" in the city, to which fact he alludes when he says: "I love to contribute to the enjoyment of

my children, but the old are too unwilling to make proper allowances for the young; and it is not always easy to determine how far one should indulge them in their minority; either extreme is dangerous. I feel that I live, in part at least, for my children; and I therefore would seek their permanent benefit in all my plans; and hope, while I seek their temporal good, I shall not be inattentive to their spiritual interests."

The entry which the subject of this memoir made the day he entered the fifty-third year of his age shows how earnestly he desired increase of holiness and usefulness: "I wish to spend much time to-day in self-examination and prayer, and in humiliation before God. Oh, how consoling it would be, could I, upon a review of the past, be clearly satisfied that I had subdued any untoward propensity in the past year; that more enlarged benevolence had ruled in my breast; and especially, that the love of God had more abounded in my heart! But, alas! I cannot see any perceptible change, and almost fear that there has been a retrograde movement. O Thou, who knowest all things, look upon a weak, sinful man in mercy; aid by thy Holy Spirit, and lead me to the cross! Oh, point out my duty, and give me firm purpose of mind, that I may, with unshaken resolve, walk in thy ways! Oh, direct me in the year I am about to commence! And if I am spared, may the fifty-third year of my

life be one which shall manifest much growth in grace and greatly increased usefulness in thy church. Keep me humble; so humble and meek before thee, that thou wilt not find it necessary to chasten me with affliction. Open some path of increased usefulness, that I may not live in vain; enable me to consecrate myself and mine to thy service. I especially feel the want of a stronger faith, and I shall labor and wrestle and agonize for an increase of this excellent grace. O my God! help my unbelief; strengthen my weak faith; enable me to see thee as my Lord and my God, my Redeemer, my all!"

In February, 1845, Mr. Crozer purchased the Flower estate, which was situated about two miles from Chester. It consisted of sixty-five acres of ground, beautifully located upon Chester Creek, with a fine mill-seat. He gave to this new property the name of Upland. This purchase gave full play to that love for building and improving which was characteristic of him; yet in anticipating the pleasure he would derive from his favorite employment, he says: "I feel the necessity of constant striving to keep my affections from being too much fastened on this life. Oh, how fascinating are the interests of time, and how prone we are to keep eternity in the background! How hard to live for two worlds; how I need aid from on high to enable me to do so!"

Mr. Crozer was not exempt from the annoyances and vexations which are inseparable from the employment of unskilled mechanics and blundering laborers, some of whom will almost always be found in a large gang of hands. His "fiery temper," as he called it, would sometimes for a moment gain the mastery, and then he would say something to a workman which he would immediately regret, and, at his leisure, mourn This liability to be thrown off his balance was a cause of great grief to him, and a matter about which he called himself to strict account. In March, 1845, he made this entry: "To-day I feel truly uncomfortable; suffered my temper to get the better of me in matters with my millwrights. I showed much temper; and though I perhaps had cause, I feel that this does not excuse me. I have to the principal workman expressed regret that I became angry. This I did out of regard to my own character; yet, at the same time, I think, he was convinced that cause for offence was given me. But how shall I account to my God? How shall I convince him that I have not greatly sinned, and acted in a manner unbecoming a Christian? Oh, I fear that I shall never overcome this rash temper! Shame on me that religion, and reason, and age-all combined-do not soften, and soothe, and calm my fiery temper!"

Mr. Crozer had received a letter of dismission from

the First Baptist Church in Philadelphia, and now, April 12th, 1845, he took it to the Marcus Hook Church, and became a member there. Of this matter he says: "I have certainly been a profitless member of the First Church in Philadelphia, and fear that I shall scarcely be more profitable to the Marcus Hook Church, except in a pecuniary way, which is certainly the lowest grade of usefulness in a Christian church. Oh that I were more spiritually-minded!" Notwithstanding this low estimate of himself, he shortly after attended meeting at Marcus Hook on Sunday, and there being no minister, he took a part in the prayer-meeting, as he expresses it, "in much weakness."

Mr. Crozer's reputed wealth attracted to him the agents of various religious and benevolent enterprises, and not unfrequently those who had no just claim on him. On one occasion, having subscribed to an enterprise of the latter sort, and afterwards hearing that he had been expected to give more than he had subscribed, he made this entry in his diary: "Rich men must not expect to be thanked for their charities, but must generally expect the reverse of gratitude."

The education of his children was a subject on which Mr. Crozer always exhibited the greatest solicifude. Himself a great lover of books, he wished to excite in them a similar taste; and as the long evenings of winter approached, he arranged plans for a

course of reading. He says: "My beloved family will be my chief society this winter. We hope to spend the season profitably, and have laid plans for reading, &c." He gave his children the advantage of attending lectures on scientific subjects, and occasionally attended such lectures with them.

In the autumn of 1845 a lady from New England was engaged as governess, and the education of the children entrusted to her care; and when they arrived at a proper age to leave home they were placed in the best schools in the city.

This winter a law-suit, in which Mr. Crozer was a witness, was tried; and he gives some good, sensible advice on the subject of going to law with a neighbor: "I have seen so much of the uncertainty of law that I must always prefer amicable modes of settlement to contests of this kind. I would rather suffer considerable wrong than enter into litigation. God preserve me and mine from a spirit of contention." And, after the verdict was rendered, he said: "The attendance upon this case confirms me in a former opinion, that it is best to settle disputes without resort to law."

At the beginning of the year 1846, a series of missionary meetings was held, in Philadelphia, in the interest of the Missionary Union, at which Dr. Judson was present, and also the missionaries Abbott and Kincaid. Mr. Crozer was present at one of these

meetings, held in Sansom Street Church, and made himself a life member of the Union. Afterward he had a private interview with Dr. Judson. This interest in foreign missions was deepened by all he heard, and he pledged to Dr. Judson his prayers and contributions—a pledge which he faithfully kept.

His birthday, January 13th, 1846, was spent in retirement; he occupied a part of the time in reading James' "Christian Professor." In recording his thoughts on the teachings of that book, he says: "It is a mirror exhibiting many of my shortcomings and much of my sinfulness. In reading in regard to the duties of a prosperous professor in worldly matters, I feel self-condemned. I am not given up to pomp and pleasure; I have not, perhaps, become proud and haughty, nor enslaved to the love of money. But I am worldly-minded, and have my affections fastened down to life. I find no great difficulty in giving of my increase, though I probably do not give as I ought to do. But this is easy to do; easy for the man out of his thousands of increase to give a few hundreds. There is even a danger here, for a man may thus satisfy in a measure his conscience, and suppose he has then rendered an equivalent. The great danger of rapidly-increasing wealth to a Christian is not, in my view, that of covetousness, so much as that of being so much occupied in worldly things as

to lose all relish and love for devotional exercises. I love to give of my substance; I trust I should find pleasure in giving, if no human eye beheld, or ear heard of my doings."

On this occasion, in reviewing his life, he speaks in the tenderest manner of his wife, describing her as "my dear partner, with whom I have now lived in the utmost harmony and love for nearly twenty-one years, and I am persuaded that no woman could have done more to make me happy." At another time, he writes: "Amongst the chiefest of my causes for gratitude to Almighty God for his unmerited blessings, I must ever place in the front and foreground my beloved partner in life. Her domestic virtues I hold to be unsurpassed. She makes our home cheerful and inviting, so that it is now externally and internally a lovely home, and such as a prince might covet." Again he says: "Oh that all our dear family had the sweet and humble piety of their mother! This excellent woman becomes more and more dear to me. I delight to honor her."

When the balance-sheet for the year 1845 was made up, and he saw how very great the profits were, he says: "With all the profits, I feel a pang and a want of entire satisfaction. The inquiries, What does it avail to myself, or what will it avail to my family?

—what increased good am I doing with my increased

fortune?—how am I purposing to account for my stewardship? these inquiries force themselves upon me, and I dare not put them away. God enable me to meet these inquiries promptly, and suffer me not to grow more hard-hearted than I now am; but, on the contrary, open the kindly feelings of my soul, and inspire me with love and benevolence and every Christian grace."

Mr. Crozer felt that wealth was a trust committed to him by the Giver of all good, and that he must act in view of that day when he would be called to give an account of this trust. Whenever he makes a review of his life, this idea of a stewardship is uppermost in his mind.

Early in the next year he says: "One part of duty appears clear to me and unmistakable, viz., that I ought to honor God more with my substance. I have a large fortune: it becomes an inquiry, How far I should suffer it to increase when so many objects of charity are abroad?"

A remark made by a mechanic caused Mr. Crozer to suspect that it was possible he had not treated a neighbor with proper consideration. He says: "Late as it is in life, I wish to cultivate more and more a Christian spirit—to feel more and more kindly to my fellow-creatures;" and, in view of his necessity in these particulars, he gives expression to his feelings

in this prayer: "O Thou! before whom I must give an early account, cleanse this selfish heart, give me a deeper and more intimate knowledge of my unworthiness; make me more ready to acts of kindness, more ready to abase myself; keep me from bitterness toward others. May I be able to see myself in the light in which I am viewed, not by my fellow-creatures, but by thee, my Creator and my God, that I may prostrate myself before thee in the depths of humiliation."

Prior to 1847, Mr. Crozer makes frequent mention of his eldest son, Samuel, on whose shoulders he hoped, by-and-by, to lay a part of the burden of his extensive business. In his diary this son is frequently mentioned as going abroad on business, sometimes in company with his father, and often to Philadelphia in the place of his father. At certain crises the father finds himself unconsciously leaning upon him; and now, on the 1st of January, 1847, he receives him into partnership, he having reached his majority a few days before.

As usual, at the beginning of a year, after his books were written up and the balance-sheet spread out before him, Mr. Crozer speaks of the increase of his property, and of the fact that wealth does not necessarily bring substantial and satisfying pleasure. He says: "I feel much of the vanity and deceit of riches. Much more, I think, than formerly; and yet, strange

to tell, I am still anxious to have profitable returns. Were not this in conformity with the testimony of other rich men, I should write myself down as differing from all others. To feel the utter worthlessness of riches, and yet all the time to be making haste to be rich, is a strange feature in human nature, or, at least, in mine."

Allusion has already been made to the purchase, in 1845, of the Flower estate, to which Mr. Crozer had given the name of Upland. At the time of its purchase he had little expectation of making it his home. It had been bought mainly for its water-power. But, with advancing years, Mr. Crozer felt increasingly the length of his ride from Crozerville to the cars at Chester, and had decided on the erection of a spacious mansion at Upland as a home for his family. This mansion was now completed, the surrounding grounds laid out, and the planting of flowers and shade trees commenced. Although the new place was beautiful —probably the most beautiful in Delaware County as the time drew near for his removal from a home where, and at West Branch, he had passed twentytwo of the most eventful years of his life, he says: "I feel somewhat sad at the thought of leaving a place with which are coupled so many of the leading events of my life. We have a fine house, gardens, and shrubbery, with mountain or hill scenery: well

may visitors to this our happy home inquire why we remove."

On the 19th of May, 1847, the removal was effected—"a day of pensiveness, if not of gloom," says Mr. Crozer. Crozerville and West Branch both remained in his possession, and his business called him weekly amid their much-loved scenes; but the story of his life is henceforth to be associated with the place of his longer residence and his larger usefulness at Upland.

## CHAPTER X.

## HOME AT UPLAND.

1847-1866.

PLAND is beautifully situated upon Chester Creek, about two miles from its entrance into the Delaware. It is within the limits of the ancient town of Chester. Chester was settled by the Swedes, in the year 1643; and has the distinction of being the oldest town in the State of Pennsylvania. English settlers had found their way among the Swedes before the arrival of William Penn, and landings by the English had also been effected on the Delaware both above and below the original site of Chester. Indeed, as early as 1640, Puritans from Connecticut, desirous "of planting churches after a godly sort" and "to trade and traffic with the Indians along Delaware Bay," made a purchase of land for thirty pounds sterling, transported thither about fifty families, and erected trading-houses.

This curious connection between piety and trade illustrates a trait not yet wholly eradicated from Con-

necticut character. It is much in the vein of a letter to Secretary Walsingham from the good old navigator Captain Davis, who, with a simplicity that is quite refreshing, says: "If these people (the Indians of America) were once brought over to the Christian faith, they might soon be brought to relish a more civilized kind of life, and be thereby induced to take off great quantities of our coarser woolen manufactures."

It was probably this party of New Englanders whose progress awakened the attention of William Kieft, the Dutch Governor of New Amsterdam, who, in 1642, fitted out two sloops to drive the English from the mouth of the Schuylkill.

Up to the time of Penn's arrival, in October, 1682, Chester had been known by the name of Upland, but it was to bear that name no more. Without reflection, it is hoped, Penn determined that the name of the place should be changed. On the very day of his arrival—a day that is not certainly known\*—he turned to his friend Pearson, who had accompanied

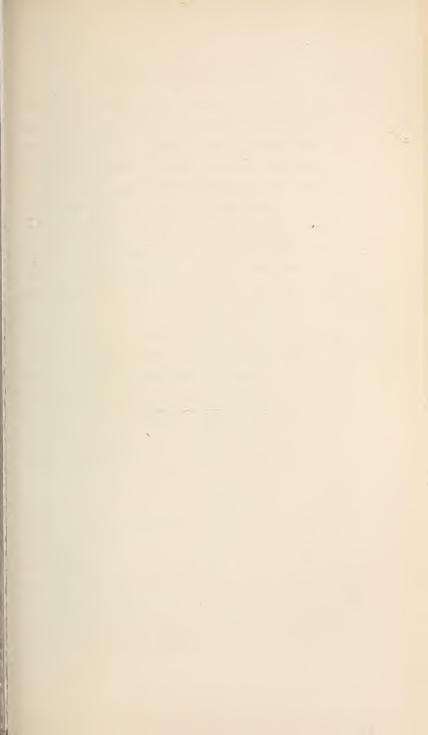
<sup>\*</sup> Neither the exact date nor the manner of Penn's landing at Upland is certainly known, though authors have been lavish in their descriptions of the event. His letter to Ephraim Hermann, dated at "Upland" on the "29th of October," 1682, shows that he had then arrived, but it may have been, and probably was, only the day before.

him in the ship "Welcome" from England, and said: "Providence has brought us here safe. Thou hast been the companion of my perils. What wilt thou that I should call this place?" Pearson answered "Chester," in remembrance of the city from whence he came. Penn replied that it should be called Chester.\* Thus, under the influence of a momentary feeling, the name of the oldest town in the province, with its memories of forty years, was effaced for ever. It has been well remarked, in this connection, that "Great men occasionally do little things."

Perhaps no spot in the vicinity of Chester was so well worthy to receive and perpetuate its ancient name as the estate to which Mr. Crozer had now removed; for while it lay within the boundaries of Swedish Upland, it was also seized upon at once, on the arrival of Penn and his company, for the advantages of its water-power, and is associated with some of the oldest memories of their early settlement.

The celebrated "Chester Mills," which were framed in England, and came to this country in the "Welcome" with William Penn, were erected in 1683, within the limits of the Upland estate. Next to the old "Swedes' Mill," upon Cobb's Creek, this was the öldest mill in the province. Traces of its dam are still

<sup>\*</sup> Clarkson's Life of William Penn, i. 259; Haz. Annals, 695.



RESIDENCE OF CALEB PUSEY,

visible.\* The dwelling-house of Caleb Pusey, the agent and manager of the mills, built also in 1683, is still standing upon the property. It is probably the oldest dwelling-house in the State. Mr. Crozer was certainly happy in his choice when he called his new property Upland.

On the change of his residence from Crozerville to Upland, he was careful that the removal should result in no serious loss of religious privileges. In April preceding, he had commenced at Upland a building to be used temporarily as a plan of worship and also for the meeting of a Sunday-school. While he mentions this, he also alludes to his plan for a better house. "I hope," he says, "hereafter, to erect a building to be dedicated exclusively to the worship of the living God. The present upper room may suffice for a short season." This hope he was permitted to realize, as will appear in the course of the narrative.

Mr. Crozer had a special concern for one of the ordinances of the Lord, which has often been sadly neglected by the churches. He had read in the Scriptures, "Even so hath the Lord ordained, that they which preach the gospel should live of the

<sup>\*</sup> A deed of this mill, executed in 1705, reciting the facts of its establishment, and the partnership under which it was owned, may be found in the Recorder's office at Westchester, Book B. 1.

gospel;" and he thought that whatsoever the Lord had ordained should be carfully observed by the churches. In the spring of 1847 he refers to this subject, and says: "It is to be regretted that a minister of the gospel should have to resort for his support to any pursuit not connected with the preaching of the word. Yet so it is very often. Their usefulness is thus in danger of being weakened or destroyed. Would to God that the churches would better support the ministers of the gospel!" Thus, before he held any office in the church, he was alive to one of the general sources of discomfort and weakness in the ministry. In subsequent days, when he was called to the office of a deacon, he was always careful to see that every reasonable provision was made for the support and comfort of the pastor.

Soon after his establishment in the new home, Mr. Crozer, with his daughters Margaret and Elizabeth, started on a tour through Middle Pennsylvania, visiting, in the course of his journey, the grave of Dr. Priestley, at Northumberland; and Lewisburg, the chosen seat of a university, to the founding of which he had already subscribed, and to whose endowment he afterwards became the largest contributor. At this place he spent two entire days, viewing the town, the site for the buildings, and mingling with the people. The result of his visit he thus records: "At

first, I did not think well of the location or of the scheme; but now I am better pleased. Buffalo Valley, in which Lewisburg stands, is fertile and well cultivated. It is a beautiful country. And the inhabitants of Lewisburg are more enterprising than those of any town along the river. I hope the university may be an honor to the denomination, and redound to the glory of God."

This was a busy year with Mr. Crozer, and as he neared its close, he wrote: "I have much reason to fear that a fine house and large possessions may have retarded my growth in the divine life and kept me barren and unfruitful. Oh that I were more under the law of Christ, more spiritually-minded, and less the servant of sin! Worldly-mindedness, alas! keeps down Christian graces, and blunts the finer faculties of the soul." We find him grieving much over the absence of spirituality of mind, and the fact that during the past year he had been of so little use in the cause of Christ.

His diary gives abundant proof of his deep and wise concern for the culture of his children. He says: "The education and training of my children will require much of my attention, and I feel it my duty to attend to them more than I have hitherto done. I desire to give them a religious training, without severity or too much restraint." We notice, after

this record, that he becomes especially observant of anything that might furnish them healthful amusement or give them valuable instruction. It was a part of his system of family training thus to care for their pleasure and profit. We find him going with his younger sons "to see a child fifteen years old, twenty-seven inches high, and weighing fifteen pounds. He is healthy and well formed; he sings, talks, walks, dances, and runs; and is altogether a remarkable personage. But I cannot much approve of the public exhibition of this poor child, happy as he appears to be. My dear little boys, however, were much pleased, and 'General Thomas Thumb,' I presume, will always live in their memory."

About the same time he visited, with his daughters, the Chinese Museum in Philadelphia. After describing the exhibition with a minuteness that showed how attentively he had examined it, he adds: "Visits of this kind I highly approve of, both for young and old. They afford the best means, at this remote distance, of becoming acquainted with a people. In two or three hours' examination of this museum one may form a better idea of Chinese habits and customs than by reading for many days." Thus he sought for means of instruction for those of his family further advanced in years, and sources of amusement suited to the little ones.

It will be remembered that Thanksgiving Day, which has so long been the great social festival of New England, was, until very recently, unknown in this State. In 1847, Mr. Crozer writes on that day: "Pennsylvania has but lately come into the New England plan of having a day of the autumn set apart as a day of thanksgiving to Almighty God for our common blessings as a nation. More than one-half of the United States have, by the recommendation of their respective governors, set apart this day. I think well of the plan. And though few, very few, may regard the day in a proper manner, yet it is acknowledging an overruling Providence as a people; and will, in a greater or less degree, direct the thoughts of some to the Source of all earthly blessings."

The anniversary of his birth, January 13th, 1848, found him free from the cares of business, and at liberty to pass the day, in accordance with his annual custom, in reading, meditation, and prayer. He says of his spiritual condition: "I am, perhaps, as regular as usual in external acts of devotion, but I have little liveliness of feeling, little fondness for frequent meditation, and but little freedom in secret or family prayer. Occasionally the case is otherwise—a little green spot sometimes spreads itself around me—but these exceptions are few and far between. I find that I have done less in charity the

past year than in some former ones. There is, however, ample opportunity to make amends for this neglect; although I do not recollect any pressing case which I turned away. Excuses are so easily framed, and the heart of man so deceitful, that one can easily reason himself into the belief that, all things considered, he has done pretty well. I find such a process of reasoning in my own mind; but calm reflection tells me I have not done well. I am a very unprofitable servant to so good a Master; and as he has made me the steward of a large estate, it becomes me to 'lend to the Lord' freely of my substance. I have never lost by this loan; in mercantile language, 'it has ever brought me a good return for my adventures.'

"I must needs have employment. Would to God I might be directed to some field of enlarged usefulness, in which no self-interest could ensue! I now persuade myself that, with all my ardor for business, I am not actuated by the love of gain; but I fear this is somewhat doubtful. Were I engaged in some benevolent object, in which my religious feelings could be increased and strengthened, my sympathies with humanity be enlarged, and all my faculties called into action in behalf of fallen human nature, it seems to me that such pursuits would be more suited for an old man, who has abundance of this world's goods—

abundance of means to secure to himself and family every desirable comfort. And now, when I am to commence my fifty-sixth year, I pray God I may be kept from the love of the world, from every pursuit which may interfere with my spiritual interest and my growth in grace. O my Lord, if it is thy righteous pleasure, direct me clearly and decisively to some path of duty and of usefulness, apart from the absorbing influences of wealth and worldly-mindedness."

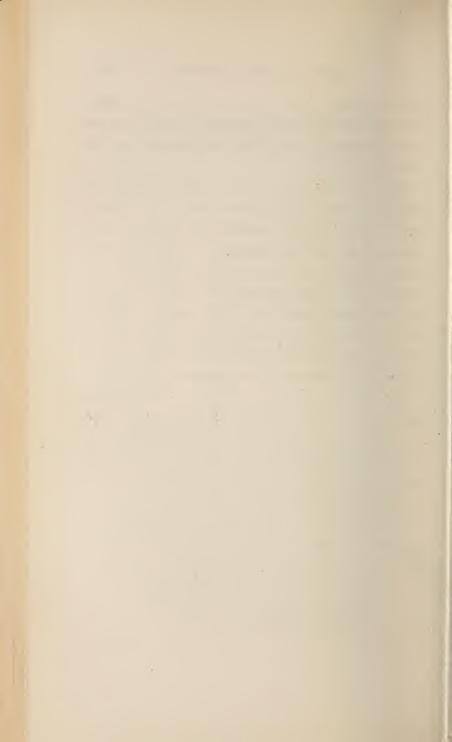
A few days after, when lamenting his inability to speak and pray in public, he says: "I may perhaps be equally useful in sustaining messengers of mercy, and in operating through others. O God, grant that while I live, I may yet be more useful than heretofore, and, as I am in the full maturity of age, with large knowledge of mankind and of the business world, that my experience may be in some way brought into action for the benefit of others."

In the direction of the desire for usefulness thus expressed, we find Mr. Crozer meeting a number of gentlemen at Mr. S. M. Leiper's, with a view of doing something for benevolent objects, such as the tract, temperance, and Bible cause. Mr. Crozer offered to give one dollar for every three that might be raised in the county. Correspondence was opened with the American Tract Society, with a view of securing the labors of efficient colporteurs. It was natural that

one who had so great faith in the power of a good book should turn to this method of usefulness in his endeavor to benefit his native county.

In the spring of 1848, Mr. Crozer was engaged in improving and beautifying his grounds at Upland—a work in which he took much pleasure, and of which he says: "While I am seeking to improve the exterior of my grounds, I would to God I were cultivating the unproductive ground of my own cold heart. Oh that every noxious weed, every foul stain, were removed; and that I might hope, with more unshaken confidence, that the blessings in store for the pure in heart are to be my portion!"

Twenty years ago, liberality in sentiment and action on the part of other denominations in their relation to Baptists was less observable than now. Mr. Crozer says: "While I was doing as much, or more, for other denominations than for my own, they were satisfied; but I have not generally found a great deal of liberality of sentiment amongst others. This ought not to influence me in feelings of brotherly love or Christian kindness; but in pecuniary matters perhaps it ought. I have given to meeting-houses and places of worship for other denominations pretty liberally; but I do not find this reciprocated by others towards Baptists. Ought I not, therefore, as an act of justice towards my own denomination, to reserve my dona-



tions for them? I am not sure this would be right, although quite universally practised. I have not yet been governed by this feeling, but perhaps I may be hereafter."

Christmas, 1848, was a day of grand gathering of relations at the beautiful Upland home. About forty came to dinner, and, in consequence of a storm, more than half the visitors remained through the night. It was a joyous and festive occasion. Beautiful, and in some cases costly, presents were provided. Concerning Christmas gifts, Mr. Crozer remarks: "There is a refinement of feeling and sentiment, in connection with the practice, that meets my views, and I hope it may be kept up to the latest generations."

On the 13th of January, 1849, as on previous birthdays, we find Mr. Crozer reviewing the past, and earnestly desiring higher attainments in holiness and a more useful Christian life: "Would that I had more engagedness in spiritual exercises, more freedom in family and social prayer, more ardor in public devotional exercises! But the past is gone, and cannot be recalled. I am resolved, in God's strength, that I will seek his glory more in the coming year; that I will cast around me with more earnestness to be useful, in the way in which the Lord has qualified me to be useful, by honoring him with my substance."

In February of this year, his daughter Elizabeth

made a public profession of religion, uniting with the church in Philadelphia of which the Rev. A. D. Gillette was pastor. This act gave Mr. Crozer great satisfaction.

In March, his daughter Margaret asked permission to unite with the Episcopal Church, of which her mother was then a member. Her father acceded to her request; for, well as he loved his own denomination, and firmly as he held its distinctive principles, he would not, even for the happiness of having his daughter associated in church relations with himself, exert any controlling influence upon her mind. He greatly loved our Baptist idea of "soul liberty," and was accustomed to accord to the opinions of others the same respect which he asked for his own.

At times he does not seem to have been so generously met in the exercise of this Christian liberality as he desired. In relation to some such occasion, he says: "Although Christian sentiment and Christian courtesy may soften down the kind of antagonistic feeling which exists between religious sects, yet it cannot be concealed that what is at first a preference, often a very slight preference, almost invariably terminates in prejudice, and not unfrequently in bigotry. My wife thinks I am becoming much prejudiced. I fear it is the case; and I do think that it has proceeded almost entirely from the belligerent position which I

have found so many to assume towards my own denomination. This has gradually cooled off that ardent desire for union and harmony which for a series of years held a first place in my heart. I have found all to go on very well while I yielded everything; but when I claimed equal rights, equal courtesy, and an equal position, the parallel was less favorably received—the case was altered. I know some happy exceptions; would to God all were exceptions!"

The enterprise of establishing a university at Lewisburg had now reached a point at which the erection of buildings was contemplated. In April, Mr. Crozer spent several days at Lewisburg, securing a title to the land and advising in regard to the university buildings. It was only the long distance of Lewisburg from his home that prevented him from immediately taking an active part in the work of building. He notices the preparation for building, and shows how his own interest in the enterprise was gradually increasing: "I trust the institution may be a blessing to the whole community, and especially to the denomination. My feelings have become more enlisted in the scheme, and a few visits to Lewisburg will, no doubt, cause me to take hold in earnest. do not particularly wish to make Baptists, but I want to make educated young men."

The new dwelling at Upland, which Mr. Crozer

calls "my beautiful and happy home," had now become the centre of attraction to a large circle of relations and friends; and of these there was so large a gathering on the 4th of July, 1849, that over eighty—including servants—dined there. Of this occasion, which gives us an idea of the generous hospitality which was dispensed at this princely mansion, Mr. Crozer says: "I am pleased in being able to contribute to the enjoyment of so many friends and connexions, young and old. It is pleasant to look at the numerous smiling faces around me, the nimble steps of youth, the high glee of children, and the sober pace of age, all mingling in gay and promiscuous groups, all apparently enjoying themselves."

In January, 1850, on the death of an aged citizen of Chester, who died in poverty—a gentleman who had held important offices in the State and nation, leaving the practice of one of the learned professions to become an officeholder—Mr. Crozer makes the following comment, which those having a thirst for office would do well to heed. He says: "Many men, in the vigor and prime of life, seek offices under government: these are always precarious in every view of the case; and I am always sorry to see a man take office, unless he is independent; and even then it is often injurious, changing the thoughts and associations, and engendering habits which lead to neglect

of home and family, to immorality, and in the end to ruin."

In his birthday record, in 1850, he says: "I would fain hope that I obtain a more correct and intimate self-knowledge, that I am better acquainted with the depravity of my own heart, that I have more humiliating views of my corrupt nature, and am more deeply sensible of my utter helplessness. But I need a stronger faith in the Saviour-more of an active, ever-present faith, operating upon my daily life and conduct. I feel daily the uncertainty of my life; yet there is not that full giving up of the world, that living above the world, which becomes a Christian, and especially a Christian fifty-seven years old. Fond as I am of active life, my plans are too much for time, far too little for eternity. Would to God that my hold of life were more loosened, and that I could live more for God alone, with a steady, fixed faith in the Saviour-that Jesus might be truly to me the chiefest amongst ten thousand. I dare not make hasty resolves, yet I would earnestly pray and ardently hope that, if I am spared, the fifty-eighth year of my life may evince an increase of Christian graces, a stronger faith, a more devotional frame of mind, a weaning from the world, and at the same time an active doing to promote the good of my fellows and the extension of the Redeemer's kingdom. I have some plans in reference to an academy at Chester, a place of worship at Marcus Hook, perhaps one at Chester also, some improvements for the comfort of my people, as well as some gifts for evangelical efforts."

A few days previous we find him referring to the purchase, which he had made, of a tract of land in Chester, and saying: "It is my present intention to build an academy. This will not be good stock, yet it may do something for our benefit, and, I trust, for the benefit of the county."

A desire to be useful to his fellow-men increased in Mr. Crozer with his years. We give one out of many similar entries in his diary: "I mourn at my weakness as a church-member. I mourn to find myself so little suited for a leader in prayer-meetings, or even in the business-meetings of the church. I have learned the art of making money, but of how small account is this!—sordid gain—accumulation of one kind of dust, no better, in reality, than the clay of the fields around me. Oh that I could do a little for my Lord and Master!—a little for my friends and neighbors!—a little for the dying multitudes about me!—before I go hence to be no more on earth." These desires led him to appropriate action.

A few weeks later he expresses the intention of giving more for religious uses, and for education at

home and abroad. In compliance with this resolution, he is busy, during a part of the year, in erecting an academy at Chester, where his sons and those of his neighbors might be educated. He also responded generously to the calls of the University at Lewisburg, and entertained the project of building at Upland a house of worship at his own expense. The academy at Chester was completed in November, at a cost of about fifteen thousand dollars.

Mr. Crozer was a keen observer at the public meetings which he attended, and was sometimes very plain in his criticisms on those who are so anxious to make speeches. After his return from one of these annual gatherings he makes this comment: "I was less edified than at some of our annual meetings. All passed off harmoniously, as is usual, yet too much prating by some, too strong a disposition to make speeches. I cannot speak myself, and am therefore, perhaps, too much inclined to censure those who speak much; yet the speeches on this occasion were evidently useless-idle talk-wasting much time and edifying no one." When weighty matters were under discussion, and were treated with a gravity suited to their importance, he was ever an attentive and pleased listener. But the whole habit of his mind made him restless and dissatisfied when grave men wasted many words on trifles, or men of little judgment

paraded their flippant platitudes when subjects of great moment were to be considered.

The building of a church had for a long time occupied his mind. At the beginning of the year 1850, when he made the purchase in Chester, and resolved on building an academy, he says: "I may also, possibly, erect a church edifice at Chester. On this, however, I am not quite decided, on account of the peculiar condition of my own family. It must be a subject of deep, mature consideration and anxious prayer. I hope and trust that whatever I may be led to do will be for the best."

In September of the same year he refers to the subject again: "I have long thought and talked of building a place of worship, either here at Upland or at Chester. I feel it my duty to do something, yet am much embarrassed as to the line of duty. My divided family—divided in denominational feeling—is a serious difficulty, and bears hard upon me when I bring the matter close home to my mind. I know not what is best. It becomes me to pray more earnestly for the Lord's direction."

It was not, however, until the opening of the new year, 1851, that he finally decided on the proper course to pursue. On the 20th of January he writes: "I have at length decided to build a meeting-house at Upland. I shall keep the lot I provided at Ches-

ter, and may probably hereafter build there also. Upon mature reflection there does not seem sufficient material at Chester for a Baptist church at present. Our meeting-room at Upland is very unpleasant in hot weather. It, therefore, seems to be my duty to provide a comfortable place of worship here. The congregation may probably be as large, or larger, than if it were at Chester. I hope that good may result."

In April, 1851, the building of a house of worship was begun, and while the walls were going up he expresses an earnest desire that the work might prove a great blessing to the worshipers, and especially to the members of his own family. It being an individual enterprise, and Mr. Crozer quite alone as a Baptist in the neighborhood, he naturally felt his own personal responsibility, and the work of every day was carried to the throne of grace.

His anxiety for the conversion of his children was intense, and is often expressed in his diary. And the Lord was about to give him the earnest desire of his heart. This year his son Lewis and his daughter Sallie gave evidence of conversion. When Sallie returned home from a visit, during which she had been enjoying the benefit of a protracted meeting, he makes the following entry in his diary: "She appears thoughtful and happy. Four of my beloved children, I trust, are Christians; and one dear boy is in heaven;

my first-born son is dutiful, and a useful man in society; he must yet be a Christian; God will in mercy bring him into the fold of Christ; I trust, I hope, I fervently pray, that my heavenly Father will do it. I believe; help thou my unbelief, my gracious and divine Master." With such wrestling with God for the conversion of his first-born, we can anticipate with reasonable confidence the result.

On the 4th of January, 1852, an event occured which gave Mr. Crozer great happiness. His wife, who was a member of the Episcopal Church, had for a long time been considering the question of her duty in regard to baptism, and the proposed baptism of her daughter Sallie seemed to her a very suitable occasion on which to decide this question. Her preference had always been in the favor of the practice of Baptists, but she now reached the conclusion that no other mode is scriptural. On the first Sunday of January, 1852, Mrs. Crozer, her daughter Sallie, and her niece, Mary Lewis, were buried with Christ in baptism by the Rev. A. D. Gillette, in Philadelphia. In recording this event, Mr. Crozer says: "I scarcely can realize the fact; what I have so many years wished has now come to pass. Oh, how it becomes me to be thankful!" was all the more pleased with this act of his wife, from the fact that the church which was soon to be

organized at Upland, on the completion of the new house of worship, would now comprise so many of his own family. In his customary birthday reflection, on the 13th of this month, he says: "My beloved companion in life, than whom a more tender, faithful, and devoted never lived, has, after years of reflection and prayer, been led to adopt the peculiar views of her husband in reference to baptism, and was immersed. My Sallie has also been led in the way of her father's views, and I trust we shall walk hand in hand, taking sweet counsel together and going to the house of God in company."

In regard to his spiritual state, he says on his birthday of this year: "I fear my emotions are becoming less lively. I have strong desires to be useful and less fondness for business pursuits with a view to profit, but these perhaps are more the effects of age and my reasoning upon the shortness of remaining life, than of increasing devotion to God. I would, however, fain hope there is some growth in grace, some progress in the divine life."

Early in February there was a meeting at the Rev. Joseph H. Kennard's church in Philadelphia, in behalf of our Home Mission enterprise in New Mexico, which Mr. Crozer attended, and in which he was much interested. The missionary, Rev. H. W. Reed, and his wife, visited Upland the same week, and

received not only sympathy, but a generous donation in aid of the mission. Mr. Crozer apparently made it a point to bring his family into personal contact with missionaries, that they might take an early interest in efforts to evangelize the world. He did just what a father should always do if he wishes his children to grow up fast friends of missions; and the result of this training is evident to the Christian public. Mr. Crozer's own kind and sympathetic feelings for persons engaged in mission work are expressed in connection with the record he made of Mr. and Mrs. Reed's visit: "I think in the case of foreign and domestic missionaries we should do much for their comfort and enjoyment; and I think the attentions our family incline to show to such are grateful to their feelings." One of the little kindnesses to Mrs. Reed was the presentation of an expensive book which she desired to have.

Mr. Crozer expressed great anxiety in regard to the opening of the new house of worship, and what would follow. When it was about ready for dedication he said of it: "I have spared no expense to make it attractive. But, alas! what are bare walls, stone and mortar, wood and iron combined? The living temple is yet to be built up; the 'lively stones' are not yet there; and no voice of love and mercy has yet been heard. We have no minister, no church. I have built the outside—the porch as it were—but the spiritual body needs a stronger hand than mine."

March 28th was fixed upon as the day for dedication. The day had been looked forward to by Mr. Crozer with deep solicitude. On the day preceding the dedication he thus presents to us the hopes and the fears which alternated in his heart; and at the same time shows his submission to the will of that God for whose glory he had built the house: "A stormy, disagreeable day; wind easterly, and a prospect of a dull day to-morrow. I am very anxious; but the weather is not for me to decide. I have just now finished all the preparations. And feeling that my work of preparation is complete, I shall this afternoon labor to compose my mind and commit all to the Lord. It is my prayer that all may be right; but I and the people about me are far too unimportant to expect peculiar favors. I am not to expect the equal laws of Omnipotence set aside in my favor. God sends his rains upon the just and upon the unjust; and whatsoever he does is right. I must in deep humility cast myself upon him. And, if the day proves unfavorable to a congregation, some other day, many other Lord's Days, may smile upon us. And a church may grow and flourish in after time, even if now adverse winds should be permitted to

blow upon us and scatter our hopes." The morning, however, opened bright and clear, in pleasing contrast with the weather of the previous day. Mr. Crozer says: "Contrary to my expectations, the Lord's Day was delightful—the air pure, clear, and calm; a bright sun and the face of nature cheerful. I awoke about five o'clock, and, looking out of my chamber window, beheld a bright star. My heart bounded, not indeed with the joy of youth, yet with all that would be expected of age." The "bright star" he accepted as a good omen, and it gave him pleasure akin to that experienced by the wise men when they saw the star in the East. For it was in the hope that the Saviour would there manifest his presence that the house was built.

The ministers present on the occasion were greeted by a large audience. Mr. Gillette preached an appropriate discourse from the text, "Lord, I have loved the habitation of thy house, and the place where thine honor dwelleth," and at the close of the sermon offered the dedicatory prayer. In the afternoon the Rev. William Shadrach preached an excellent sermon on "The miracles of Christ as symbolical of his great mission;" and in the evening the Rev. Thomas S. Malcom preached from the words, "Simon Peter, lovest thou me?"—a sermon which deeply affected some of the audience. Speaking of

the effect produced on himself by the service of the day, Mr. Crozer says: "When our sweet-toned organ began to swell, and the choir sounded out the notes of joy, 'Holy is the Lord,' my heart melted within me, and tears of joy burst from my eyes." Such was his anxiety that everything should pass off well at the dedication, that he feared he did not receive that spiritual benefit which he greatly desired. His diary says: "My mind was engaged and possessed with a variety of conflicting emotions; but on the whole, it was amongst the proudest days of my life, and such an one as I may probably never again witness. I this night feel thankful to Almighty God for the high stewardship he has entrusted to me, the wealth he has bestowed. I feel more thankful that he has made me, as I trust and believe, a cheerful giver. I give the house cheerfully. I dedicate it anew to my Divine Master. Oh that he may consecrate it to himself! for unless the Lord build the house, they labor in vain who build it."

In the latter part of August of this year a dark cloud lowered over this happy family, and when it broke, a young and beautiful daughter—beautiful in character as in person—had passed away. It was the daughter who, with her mother, at the beginning of the year, had put on Christ by baptism. She had completed her education in the best schools of the

city, and by unusual amiability and sweetness of temper had endeared herself to a large circle of friends. Her loveliness of character and her dutifulness as a daughter had so won her father's heart as to awaken his fear that she had gained his too partial affection. At the time when she was seized with her fatal illness, Sallie was away from home on a visit; when it was known that her sickness was serious, her mother and sisters were promptly summoned to her bedside, and watched and nursed her with tender and loving care, until her sweet spirit passed into the keeping of the Shepherd and Bishop of souls.

The death-scene is thus described by Mr. Crozer: "As I reached the house I was told, 'You are just in time.'" He says: "I ran up stairs, and oh, the sad, the dreadful spectacle! The dying child was surrounded by her brothers and sisters, with their mother and a few other relations. I spoke to her, but she heeded not. The agonies of death had taken fast hold upon her, and the King of Terrors was grappling with the form I loved. Her sufferings seemed terrible, but it is supposed by the doctor that she was unconscious of it all. A little more than an hour after my arrival the spirit winged its flight. We sat chiefly in silence. I endeavored to pray and commit myself and my family to God. Oh, the inexpressible

sadness of that never-to-be-forgotten hour! It must live with me and mine throughout our career of life."

In describing Sallie's life and character, her father said: "Her alacrity in waiting upon and contributing to my comfort, and her open sweetness of expression, won and fixed my heart. She did not talk much, but her conversational powers were developing; and in a recent visit to Cleveland and Pittsburg with her parents, her sister Elizabeth, and other friends, I was much pleased with her whole behavior. Indeed, her whole life has been one of pleasure to me. That sweet and serene and ever-cheerful countenance; the morning and evening kiss-oh, I never can cease to cherish the memory of this dear, sweet child! added to all which she received by nature, Divine grace had operated upon her heart. She was a rare example of youthful sincerity and decorum; her walk, during the eight months of her Christian life, has been most beautifully consistent."

How submissively Mr. Crozer resigned himself to this sad event we learn from this remark in reference to it: "This providence of God is astounding, but, dark and frowning as it seems, I wish to cast myself on the Redeemer, and to say of my Creator and my God, 'Though he slay me, yet will I trust in him.'"

Not anticipating the need of a place of burial, no ground had been laid out in the neighborhood of the

new church at Upland for such a purpose. On Monday evening, as the day was fading into night, the sorrowing family repaired to the grounds that were to be devoted to a cemetery, and there selected a beautiful knoll, where the remains of the loved one should be placed. On Wednesday afternoon, September 1st, 1852, the funeral service took place, calling together as large an assembly as had ever gathered on a funeral occasion in the county. Rev. Dr. Howard Malcom, and other ministers took part in the solemn services at the church, and Bishop Potter used at the grave an appropriate portion of the Episcopal service for the dead. The occasion was one of great solemnity.

Immediately after the burial, Mr. Crozer began to enclose with a wall the ground he had now set apart as a place of burial. He said, he should take a melancholy pleasure in preparing and beautifying it, "chiefly on account of its being the resting-place of my Sallie; and in addition to this, I mark it as the resting-place of myself and most that are dear to me on earth. We shall, one by one, sleep there, to wake no more till the resurrection; for a resurrection Christ has declared to be forthcoming, both for the just and for the unjust. Oh, may I and mine be of the resurrection of the just!"

A fortnight after the death of his daughter, Mr.

Crozer made the following entry in his diary: "I think I have felt her loss more last evening and to-day than ever before. Oh, the sinking of spirits and the feeling of desolateness which occasionally come over me! For the first time, I found to-day a slight disposition to murmur and say, 'O Lord, why didst thou do it?' Oh, may I be kept from such a frame of mind! From every rebellious thought, O Lord, deliver me."

But this extreme sorrow and mourning was soon turned into joy and gladness. The death of the daughter had been blessed to the spiritual good of his first-born son, for whose conversion he had wrestled in prayer with strong crying and tears. Mr. Crozer says: "I had mourned dear Sallie's loss, as one ever ready to sympathize with me in our church affairs, and now a merciful God has raised up a strong arm to aid me in my son. I feel that he is a host on the Lord's side. O my Lord and my God, how unsearchable are thy ways! How mysterious to short-sighted man! Thus joy is mingled with sorrow; weeping may endure for a night, but joy cometh in the morning."

In the closing part of this year, in speaking of some doubts that had crossed and darkened his mind, he says: "Oh that I could, with the simplicity of a child, lie at the feet of Jesus, and learn of him who

was meek and lowly of heart! Oh that I could live in deep humility and drink of the wells of salvation; my will lost in the Divine will, and waiting all the days of my appointed time, until the change, the great change, comes!"

The review which Mr. Crozer made on his birthday in 1853 relates mainly to the church at Upland, the completion of the edifice, the organization of the church, and the additions by baptism. His deceased daughter had looked forward with deep interest to the time when the desire of her father's heart would be gratified in the formation of a church; and on the arrival of the time for its organization Mr. Crozer deeply mourned her absence. But in her place came his beloved wife, who, he says: "early lent a kind aid to sustain her husband." The church was organized with twenty members; and immediately after its organization baptisms followed, and a few were added by letter; so that, at the time this review was made, the church was composed of more than forty members, and there were some inquirers. Some of those baptized were brought to think of their spiritual necessities by the sudden death of Miss Crozer, and among them were his son Samuel and several cousins. Referring to the fact that the church had a pastor, the Rev. John Duncan, and had been increased by the baptism of his sons Samuel and Lewis and their cousins,

with others, he says: "These are themes of rejoicing and thankfulness; but the thought of the absent one steals over my mind with its chilling influence. And yet how much we are blessed!—the wife of my bosom a Christian; my two daughters more than usually active in Christian benevolence and good deeds; Samuel and Lewis also professors, and desirous to do good." Of himself, on this birthday, he says he feels more deeply impressed than on any previous occasion, that his sixty-first year may prove his last on earth: "The grave itself looks less lonely near the church of my household and by the side of my daughter than when I thought of it, even in that beautifully retired spot I had selected in the Middletown Cemetery."

One of Mr. Crozer's methods of provoking others to good works was to agree to give for some benevolent enterprise a large sum, on condition that a certain other sum was first subscribed. In February, 1853, there is a minute of such an offer, in which he proposed a donation for the endowment of a new professorship in the University at Lewisburg, making his donation conditional on the sum of twenty-five thousand dollars being raised. His proposition was promptly responded to by the gift of twelve thousand five hundred dollars from Dr. David Jayne, and five thousand dollars from Mr. William Bucknell, Mr.

Crozer contributing the balance. The professorship was established, and has ever since been accomplishing its work of usefulness.

Mr. Crozer, having a widely-spread reputation for wealth and benevolence, was often applied to for aid. The wealthy and those who have the reputation of being benevolent will sympathize with him in the minute he makes in his diary on this topic: "Perpetual duns are unpleasant, yet one must submit to them. And on the disappointment of the solicitor, occasionally, nay frequently, unkind remarks are made -although not in one's presence-because of the small sums given." Ten years later, in connection with an entry of the fact that he had just given one thousand dollars to the Freedmen's Relief Association for the suffering blacks, one thousand to the American Baptist Missionary Union, two hundred and fifty to the American Baptist Home Mission Society, and smaller sums to existing institutions, he says: "Applications are so frequent that my patience is often tried, and I fear I am sometimes abrupt. This ought not to be." To this condemnation of himself, however, his friends would hardly subscribe. Few men gave with such readiness as he, and fewer still could more courteously though firmly decline when declinature was necessary.

In December of this year Mr. Crozer visited the

factories at West Branch and Crozerville, for the first time in many months, and having become familiar with the more spacious buildings at Upland, was impressed with the contrast: "The old mill," he says, "looked small and rough; and I can hardly realize that the little, low-ceiling room which I was in today was in reality the same—formerly my card-room, where I had spent so many weary and tedious hours at the cards—where I had toiled through long, anxious days and evenings—where I had figured and calculated until both mind and body were so absorbed that I could neither talk nor think of anything else. This incessant toil was indeed the foundation of my fortune, and enabled me to surmount many serious difficulties; but on the other hand it contracted my mind, stifled the relish I once had for literary pursuits, gave me a distaste for study and in a measure for society too, and I think made me less useful. I gained one point, it is true: I became a man of fortune, and now it becomes me to use that fortune as a means of good."

Whenever the fact of his large possessions was presented to his mind, there came along with it the thought of his stewardship; hence this record made, December 30, 1854: "My mind is a good deal engaged as to what I shall do with my gains. I shall not pull down my barns and build greater, wherein to

bestow my goods. I shall not say to my soul, 'Soul, thou hast much goods laid up for many years,' but in God's strength I shall cast around me to be highly useful. I feel it my duty, and shall pray for strength to discharge this duty—to give all future increase of my fortune to acts of benevolence. O God, give me, I pray thee, wisdom and decision of mind to carry out my resolution in a manner which may promote thy glory and the happiness of my fellow-creatures."

When, in January, 1855, the balance-sheet of the previous year's business was laid before him, he says: "Wealth flows in from all sources. I feel, as often before in making up my yearly accounts, oppressed with the responsibility of my stewardship. I am indeed perplexed how I shall use, as I ought to, the great and increasing stores of wealth which God has bestowed upon me." The next month he says: "My exercise of mind now is (and I wish to deepen the exercise), how shall I best employ time and fortune to advance the good of my fellows? God has not endowed me with the great talents of Wilberforce and Jay, of whom I have just been reading. I cannot attract attention in the senate or in the pulpit. My talent is of a more sordid character—to accumulate wealth. And I thank God that I have, as I trust, an increasing desire to employ that wealth in doing good." When, on his birthday in 1855, he repeated

his resolution to appropriate to acts of benevolence and charity his future gains, he says: "I feel that this important resolution is surrounded with many difficulties; and that of selecting the proper objects of benevolence will not be the least. My feelings are not much inclined toward building churches or contributing largely toward them, and yet I am aware that importunities will be pressing in this line; and I have already found that the man who gives a good deal will disappoint very many, as he will have to encounter the unreasonable expectations of many applicants."

In allusion to the fact that he had fixed on no plan of action in the matter of giving away his increase, he utters this prayer: "O God, my heavenly Father! oh, for my Saviour's sake, turn my affections more toward thee, and enable me to keep thy glory steadily in view during the residue of my pilgrimage! Keep me, oh keep me, from selfishness! Give me firm purposes of mind, so that I may, in the evening of my days, do more for my race than I have done through my threescore years, which have departed to return no more for ever!"

In November, 1855, having read the life of Amos Lawrence, of Boston, who had given in charity so largely, Mr. Crozer says: "I am within less than five years of being as old as Mr. Lawrence was at his death. Am I doing my duty? is an inquiry worth my serious attention. I have but recently become rich; but there is the more cause for greater activity in doing good. I will stir myself while life and health are spared."

Under the influence of such feelings as these he was directed in his thoughts to the University at Lewisburg. He had long entertained the opinion that this university would accomplish a larger usefulness if located in the vicinity of Philadelphia; that, while it was geographically more central at Lewisburg, it would be far more accessible to all portions of the State if it were removed to a location toward which the interests of the State naturally tended, and upon which a stronger Baptist influence could be concentrated. He therefore proposed to its Board of Trustees, at their annual meeting in July, 1856, to endow the university additionally in the sum of fifty thousand dollars, on condition of its removal to the vicinity of Philadelphia. This noble offer was declined. In the light of all which was then known by the Board, it is believed it was unwisely declined; but in the light of what is now known, and in view of the contemplated change whereby the theological work of the university may probably be transferred to Upland, it may be questioned if their action has not resulted in good. That is a merciful Providence which presides over the mistakes of men, and directs our action, even when it errs, to the accomplishment of future good. Mr. Crozer acquiesced pleasantly in the decision of the Board. He was too kind a man to desire the removal unless it could be accomplished harmoniously. He returned from the meeting at Lewisburg richer by fifty thousand dollars than he went, yet deeply regretting the loss of an opportunity to carry out the resolutions which, in his Master's strength, he had formed—of larger pecuniary usefulness.

About this time he made this entry in regard to giving: "I love to give; must set a guard over myself, lest the good designed be lost in the luxury of giving. I love to make money almost as well as a miser; and I love to give it away for charitable purposes, I think, as well as most men. I formerly felt, sometimes, a shade of passing regret after parting with my money; but such feelings have long since passed away; and it is now unmingled pleasure and calmness. God grant that, during the residue of my life, I may continue to possess a warm heart and an open hand; and that I may be able to exercise discretion and judgment in my donations!"

A few days after this, when glancing again over the lives of Wilberforce and Howard, he says: "Wonderful men in their respective spheres of action! My soul is borne down with a sense of my own uselessness. They were laymen like myself, but effected wonders. I have not the position, the education, the eloquence of Wilberforce, or his talent; but I, perhaps, have fully as much intellectual force as Howard, and might do something with my talent and fortune combined. But my days are hastening away, and I am doing almost nothing for my fellow-men."

In the spring of 1857 he speaks of a large expenditure, for which he finds ample compensation in the hope that it will prove a benefit to his fellow-men. He refers, no doubt, to plans he had formed for the erection of a Lyceum at Upland, and of his normal school—an enterprise which he had now begun, and which he describes more fully as it approaches its completion.

Just before commencing this work of usefulness, we find him writing in his diary: "Oh that I may be enabled, by my long-suffering and forbearing Lord and Master, to double my diligence to make my own calling and election sure, and to expend my large pecuniary means for the good of my fellow-creatures, and to feel deeply the high responsibility of my stewardship! I want to be like Jesus, the spotless Lamb of God. I want to go to him, as a little child to an earthly parent, and lay all my earthly cares before him. I will cast myself into his arms

renewedly, for all my hopes are in his precious name."

There are found scattered, through both his diary and his letters during the last twenty years of his life, expressions similar in import to the above. The Lord Jesus was evidently drawing his servant nearer to himself. He was led, as frequently the disciples of Christ are, to a deeper and fuller appreciation of the glory of his character and the riches of his grace. The name of Jesus was coming to be daily more precious to him. Insensibly perhaps to himself, but very noticeably in his writings, he came to speak of his Lord more and more by his personal name. On a review of the records which he made during these later years, we see that the strong expressions of personal feeling toward Jesus, which marked his dying hours, are the result of no sudden impulse: they follow naturally from the nearer and more endearing fellowship with his gracious Lord into which he had been gradually drawn.

How busy Mr. Crozer was in doing good to his fellow-men, we can infer from an entry in his diary, which describes the work of a single day: "Meeting of Business Committee of Media Institution for Feeble-minded Children, and the settlement of contractor's account. Then, noon-day prayer-meeting; and I have, I think, never been present at a more stirring

and edifying prayer-meeting. The room quite full, and a divine influence seemed manifest. Many hearts melted, many souls were devoutly engaged. I felt that it was good to be there. In the afternoon at four o'clock, Board of Colonization Society. I had notice to attend an important committee meeting at Sunday School Union, at the same hour; also a meeting of the Children's Home Trustees, at the same hour; and of the Pennsylvania Baptist Convention at three o'clock. All the latter I had to miss."

Three days later he says: "I have given away pretty largely to many objects, and I think I am really desirous to add to them, both in variety and amount, as cases present themselves for action which I think of the right kind. But in these gifts I find discrimination an essential element; and consequently must disappoint many applicants." He closes the mention of this subject with the prayer: "O my Lord, enable me to make some amends for the sad waste of my time and talents. May I burn, as it were, to do good. Lead me to objects of usefulness; make me an instrument in thy hands to glorify thee in my humble way, in doing good to thy creatures on earth. I fervently entreat thee, O my heavenly Father, to pity and forgive, for Christ's sake, my weight of sins, both of commission and omission."

Mr. Crozer was a devout worshiper, and gave

earnest heed to proprieties which should be always observed by members of a Christian congregation. On the subject of singing as an act of public worship, his mind was exercised, as the minds of many sincere Christians have been. In relation to those who lead he says: "Singing in places of devotion is designed as worship; and should, I think, be the act of real worshipers. I would not exclude all others, but such only should take the lead; such only should have the responsibility. Singing also, when well performed, has a happy influence in calming the mind and soothing each ruffled passion; and thus, with its softening influence, prepares the heart for the preaching of the word and the reception of divine truth."

The employment of professional singers, such as appear in the opera house, to lead the worship of a Christian congregation, was offensive to his sensitive and devout mind; and in that particular he represents a very large body of the followers of Jesus. Praise is as much an act of worship as prayer; and no Christian would think of calling on an unconverted person to lead a congregation in prayer.

Mr. Crozer was conscientious in the performance of his religious duties, and did not enter upon them unthinkingly or without preparation. As the teacher of a class in Sunday-school and as a superintendent he not only made careful preparation by study, but

he sought divine direction in his closet. It was his aim to prepare himself for the coming of the Lord's Day by reading appropriate books and bringing his mind into right trains of thought and feeling. was not easy for him to dismiss any subject from his mind which had earnestly engaged his attention; a fact that he greatly deplored, but which was inseparable from a certain tenacity of purpose to which he was greatly indebted for his success. Here is an entry made on a Saturday evening preceding a communion Sunday: "This afternoon I have been reading Bickersteth on Communion, and endeavoring to prepare my mind a little for the solemnities of the morrow. I wish not to come thoughtlessly to the Lord's table. I would 'examine myself, and so eat of that bread and drink of that cup." We find here and there an entry like this: "To-morrow is our communion season. I wish to make some preparation for the solemn occasion." On a communion day in autumn he made this minute in his diary: "The fall of the leaf; a day rather cloudy and gloomy; the smallness of my family since the B---'s have left us; reflections upon days long since gone; a visit to the grave of my dear Sallie, and other loved ones in the same church-yard,—all these have cast a deep thoughtfulness over my mind, approaching to sadness, yet I regret it not. Reflection thus induced tends to

wish this afternoon to direct my mind to topics of thought which will cherish emotion and enable me to contemplate the wondrous love and condescension of this 'dear dying Christ' whose suffering I have this day with our little church been commemorating. Oh, this amazing condescension! incredible! Yet I believe; O my God, help my unbelief! In the face of that revelation, which I cannot doubt, the sacrifice seems so great that my faith staggers under the overwhelming thought. O my God, strengthen this faith! I adore that wondrous love to puny creatures such as I am. It is beyond conception wondrous. O Christ!

"'My faith would lay her hand On that dear head of thine.'"

Allusion has already been made to the purpose of Mr. Crozer to found an institution of learning for the benefit of the youth in his native county. At one time his brethren of another denomination proposed establishing a college at Chester, and he was invited to join in the enterprise. He entertained the proposition; but when, on examination, he saw that the institution would be conducted in the interests of those who were, to use his words, "not always friendly to his own denomination," he declined to participate in the project. Seeing no other way to

carry out his views, he designed a school of high grade at Upland, and for the purposes of the institution erected a large and commodious building at the cost of forty-five thousand dollars, on an eminence south of what had now grown to be the thriving village of Upland.

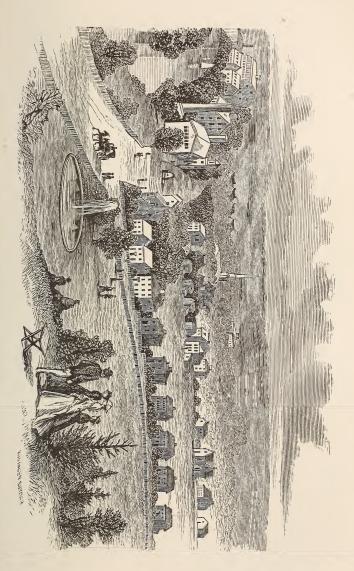
This enterprise was one which he had long contemplated, and he was exceedingly anxious that the plan of the institution should be wisely laid and energetically carried out. He sought counsel on this subject from the venerable Dr. Wayland, whose long and successful administration as President of Brown University pre-eminently fitted him to advise. The letters which passed between them possess a permanent interest:

"UPLAND, April 8, 1858.

"REV. F. WAYLAND, D. D:

"DEAR SIR:—Our acquaintance is but slight, yet I presume you will not consider me intrusive in asking some advice of you, who have made education a subject of so much thought and study.

"I am erecting a building for educational purposes, capable of receiving over one hundred boarding students, beside the household attendants, &c. The instruction and lecture-rooms are suited for double that number. The building and grounds will cost





about forty-five thousand dollars, and I shall endow the institution with the balance of one hundred thousand dollars (say, fifty-five thousand dollars) certainly; probably much more, if my life is spared and the school shall promise great usefulness.

"Now, How shall I shape this institution to be most useful to this my native neighborhood and to the community generally? is the question I desire to submit to you. My mind leans strongly to a school of more popular character than a university—something of the nature of a high school, with a normal department, and for both sexes. Our common-school teachers in this vicinity are often sadly deficient. I desire it to be an institution where a thorough education can be had for practical or business life, but the dead languages not to have undue prominence.

"I wish to have the school open in the autumn; and it is therefore now time to determine its character. One thing especially embarasses me, viz.: how to secure a permanent religious element, for I have not thought of giving it a denominational character or bias.

"The foregoing will give you some idea of my position in this enterprise; and any advice or suggestion will much oblige me.

"Yours respectfully,

"JOHN P. CROZER."

"PROVIDENCE, April 12, 1858.

"MY DEAR SIR:—Your favor of April 8th has just reached me. I will offer a few suggestions on the subject which occur to me.

"Your views of this subject correspond very much with my own. I see very clearly the defect of ordinary college education. It is, from its character, limited to a very small class, and really affects hardly any but those entering what is called the professions. It has no place really for merchants, manufacturers, mechanics, and men of business generally. It absorbs so much time in the study of what they do not want, and gives so little time to what they want, that they will not take the course. An institution such as you propose is calculated to accomplish great good. The normal department I consider of great value.

"The general character of the school is, however, in many respects already fixed by the buildings, which, you write, are approaching completion. The union of the sexes in a school of this kind is a feature with which I have no practical acquaintance. It was done when I was a boy; but, as I remember, with some disadvantages.

"You ask what shall be done to maintain the religious character of the institution? This is the most difficult thing in all the undertaking. It creates the great danger of all our institutions of learning.

I know the difficulty in a college; but what it would be, or how best guarded against, in an institution such as yours, I should hardly dare advise. A sensible, practical teacher, who had done the work himself, could best decide.

"The difficulty is simply this: Young persons at the age of your people require the most restraint and are the most unwilling to submit to it; and too frequently their parents take sides with them. The ever-increasing temptations render the danger more and more pressing. Much depends on the selection of the right man to organize the school and give it its first bias. In this, I trust, the good Lord will direct you. He who has put it into your heart to do this thing has, I doubt not, been preparing the means to aid you in carrying it to perfection. May he direct and guide and bless you in it! I am,

"My dear brother,

"Yours truly,

"F. WAYLAND.

"J. P. CROZER, Esq."

As the time approached for opening the school, he says: "I feel deeply solicitous. I hope I have done right, but sometimes feel that I have not taken the best measures. Yet I cannot but trust that all will prove well. I shall try to commit all to my Lord and Master, and seek his guidance.

The school was duly opened on the completion of the edifice in September, 1858. The design, as set forth by its founder, was, "to furnish at a reduced cost a comprehensive, thorough, and practical education for business, teaching, college, and any literary or professional pursuit." As an institution, it was eminently worthy; but from the first it became a source of anxiety to its founder. The scarlet fever in a malignant form appeared among the pupils and scattered them. It was subsequently visited by the small-pox, and the work of instruction for a second time was suspended. When these calamities had passed, and the institution was again in operation, there was found to be much difficulty in obtaining suitable instructors. Besides all this, the enterprise failed to meet the expectations of Mr. Crozer as a scheme of benevolence. It was expensively conducted as a means of usefulness, but its advantages were enjoyed mainly by those who could not be regarded as objects of benevolence. It was highly appreciated, not only for its worth, but also for its cheapness. And its founder began to feel that his purpose of benevolence was at fault. But he had builded wiser than he knew, as the sequel will disclose. And the subsequent history of this spacious edifice, when it was crowded with the sick and wounded of our patriot soldiery, and its final consecration as a "school of the prophets," will amply confirm the opinion that the same benignant Providence which had enkindled in his heart the desire for usefulness was now presiding over its results.

In answering his oft-repeated and earnest prayer to be led to some sphere of greater usefulness, the Lord caused his attention to be directed to the work of ministerial education. The growth of his interest in this subject is briefly exhibited in an extract from a letter, written by the Rev. G. M. Spratt, Corresponding Secretary of the Pennsylvania Baptist Education Society:

"My first interview with Mr. Crozer was in the month of October, 1851. We had some conversation, in which he frankly stated some objections to my mission; and, at the same time, earnestly pressed me to pay him a visit for the purpose of giving him fuller information. Accordingly, a few weeks after this, I had a pleasant and profitable interview with him at his residence.

"His mind seemed absorbed in the one theme—the Baptist churches and the ministry of the State. On my remarking, that we had a pious and devoted ministry, but needed also men of liberal culture for prominent points of influence, he quickly caught the idea and remarked: 'Then you would propose to increase the growth of the denomination by preparing young

men to occupy these strong points. Well, I see no objection to the measure, provided you secure the right kind of young men. But everything must depend upon their being pious and devoted.'

"In a few days he forwarded to our treasurer one hundred dollars. The next year, on my calling on him, he remarked: 'It is my design to take hold of this work in earnest. I see good in it.' It is needless to add that from this period until the year of his death he manifested deep interest in the cause of ministerial education.

"In the year 1852, he was elected a vice-president of the society. In 1855, he became its president. One fact may here be noticed. Owing to his great reluctance to appear in a prominent position, it was sometimes impossible to secure his presence and action at the annual meetings. But at the meetings of the Board he was seldom, if ever, either absent or tardy.

"At these meetings his counsel was invaluable, and the advice and exhortations given to beneficiaries on their admission were peculiarly impressive. The subject-matter was well thought out, and delivered with evident emotion and great spirituality of mind.

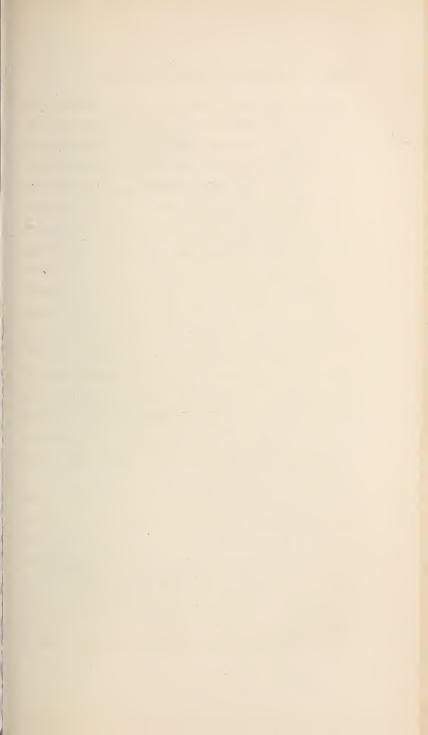
"So intense was his interest in ministerial students, he could not rest satisfied with ordinary and general statements. He wanted details. On several occasions, after writing a full sheet, and then apologizing for its undue length, I have received the reply, 'Do not fear taxing my patience by minute details. You will tax my patience much more by not giving them. I want all these incidents. They go to make up character. Please do not be sparing in letting me know how each beneficiary is advancing, both in spiritual and intellectual pursuits.' From time to time he wrote such sentences as the following: 'My heart is in this good work. I am glad you are succeeding as well as you are. It must be a work of time. The results will be glorious.' I might thus quote from scores of letters.

"Mr. Crozer's benevolent regard for the students did not flow simply within the channels of an organized society. On many occasions he privately relieved the pressing wants of those who were needy. He insisted that I should keep him informed of their wants; and would often, unsolicited, send me sums of money to be disbursed according to my judgment. With the report of such expenditures he was always pleased."

During the period of his connection with the society he endowed seven scholarships of fifteen hundred dollars each, making an aggregate of ten thousand five hundred dollars, in addition to his other contributions to this work.

Among the many charities which claimed his attention and received his generous aid, was the "Pennsylvania Training School for Feeble-minded Children." Perhaps no class of our suffering fellowcreatures have been more sadly neglected than the unfortunate children who come within the scope of this noble charity. It is not surprising that, with his tender and sympathizing nature, he should have become deeply interested in the welfare of such an institution, or that from an early period of its history his name should have been associated with its progress. His diary abounds in evidences of the deep interest which he cherished in its welfare. voted much time and money to the accomplishment of its objects. As early as 1860 his donations to it had reached the sum of \$10,000. He was a faithful working member of its Board; and on the death of its president, the lamented Bishop Potter, Mr. Crozer was elected his successor.

Some years before the close of his life Mr. Crozer resigned his place as teacher in the Sunday school—a place which he had held for over thirty years—but continued to act as superintendent. Eighteen months after the change he made this entry in his diary: "I desire to feel thankful that I have persevered, under many discouragements, to preside as superintendent; for although I have no evidence of personal useful-





ness in the recent cases of conversion, yet I do feel that my unwearied perseverance as superintendent has had a general good influence on teachers and also on learners. To-day we had nine baptized, seven of whom were from the Sunday-school, and the interest still continues. The hand of God is in the work."

The congregation at the house of worship erected by Mr. Crozer at Upland increased so much that in 1861 the building was found to be quite too small, and Mr. Crozer enlarged its capacity at an expense to himself of about eight thousand dollars. The rededication of the house was an occasion of very deep interest to him and to his family.

When the murmurs of Southern discontent were followed by the rumbling of war, Mr. Crozer was oppressed in spirit. He was a lover of peace—a hater of war and bloodshed. He had always regarded slavery as a stain upon the flag; in political economy, a blunder; in morals and religion, a wrong. With the spirit which could countenance and defend it, he had nothing in common. To the idea of its further extension, he was firmly opposed; but, in common with most of his brethren at the North, he had regarded it as sectional and not national—an evil which must be left to the action of the States in which it unhappily existed. Hence he favored all proper conciliation and forbearance, but not to the stifling of free

discussion or the suppression of the truth. He would have said with Whittier:

"Hold, while ye may, your struggling slaves, and burden God's free air

With woman's shriek beneath the lash, and manhood's wild despair;

Cling closer to the cleaving curse that writes upon your plains The blasting of Almighty wrath against a land of chains!"

## And with Whittier he would have added:

"We wage no war—we lift no arm—we fling no torch within
The fire-damps of the quaking mine beneath your soil of sin.
We leave you with your bondmen, to struggle while ye can
With the strong upward tendencies and God-like soul of man."

He had hoped that this fruitful cause of dissension might have passed away without a disruption of the ties which bound the States in union. Believing with Edmund Burke, that "It is supreme necessity alone—a necessity that is not chosen, but chooses—a necessity paramount to deliberation, that admits no discussion and demands no evidence—which can alone justify a resort to anarchy," he could hardly believe that the South would enter upon hostilities in the bad cause of chattel slavery. No such necessity existed. They had suffered neither in person nor estate. The person of a Southern man was as safe in Boston as in Charleston. His cotton had never brought him larger profits; and even his slave

was daily increasing in his market value. No iron had entered his soul, and there was no justification for resort to that last and most terrible of ordeals.

Educated in the love of the republic, and taught from the Scriptures his duty of obedience to the civil government, he regarded rebellion as a crime involving anarchy. Much as he loved peace, strongly as he had hoped that never again, in this country, should we incur the calamities of war; yet, when the nation's property was seized by force, when hostile batteries were opened upon a national fort, he felt that there was no escape—that force must be met by force, and disobedient wickedness subdued. In the fearful conflict which ensued he stood firmly, from the first, by the cause of his country. He invested largely in the national loan in that early period of the war when such an investment was a test of patriotism. His spacious building, which had been erected for a normal school, he placed at the disposal of the government for a hospital, at a time when every inch of room was needed for the sick and wounded of our suffering army. He contributed to the raising of troops in the county, and risked that largest venture of a father's heart—a son to command them.\* He himself remained at home to labor in a work of no less importance—the work of the Christian Commission.

<sup>\*</sup> Captain George K. Crozer.

Of this institution he was one of the founders. company with Mr. George H. Stuart, he was appointed to represent the city of Philadelphia at that meeting in New York, November 14, 1861, at which the Commission was originated. From September, 1862, to the end of the struggle, he was a working member of its executive committee. He was one of the few men who, from the first, entertained no doubt of its success. His uniform cheerfulness and firmness, even in the dark days of its early history, did much to strengthen and encourage others. Many a soldier, whose wounds were dressed, whose fevered lips were moistened, upon whose ear the words of Christian consolation fell like sweetest music, was indebted to the cheerful courage and the manly firmness of this unwavering friend of the Commission.

He was not only a faithful laborer in the work of the Commission, but a very generous contributor to its funds. On one occasion, when the Commission held its memorable meeting in the Church of the Epiphany, he subscribed five thousand dollars; and four members of his family, fourteen hundred more. The sum of his contributions to the cause of his country during the war, including amounts to the Christian Commission, donations to various hospitals, moneys for the raising of troops, and subscriptions for the suffering freedmen, were hardly less than twenty thousand dollars. To the Commission alone, he gave the sum of ten thousand five hundred dollars, aside from the subscriptions of his family.

The desire to be useful, which Mr. Crozer so often expressed in the last twenty years of his life, was intensified with advancing age. One autumn evening, while walking his piazza, and looking out on the beautiful scenery that surrounded his Upland home, the falling leaf with its variegated hues attracted his notice, and the fading glory of forest and glade sent his thoughts retrospecting over days and years long since gone by, he says: "I need such reflections to remind me that I am now an old man on the verge of eternity, and to make me more active in my age to glorify my Lord and Master. Oh, that this feeling would not leave me for one hour while I remain on earth!"

To his daughter, Mrs. Benjamin Griffith, he wrote on his birthday, in 1862, the following letter, which will aptly illustrate the character of his communications to his children, while, at the same time, it indicates the ordinary tone of his reflections at this period:

"UPLAND, January 13, 1862.

"My DEAR DAUGHTER LIBBIE:—This is my birthday. To-day I complete the allotted time for

man on earth—threescore and ten years; and, though my health is good and my natural force but partially abated, it well becomes me to pause and meditate over the past, and to look upon what future time the Almighty may allot to me on earth as a kind of extra allowance—a special dispensation, for which I am increasedly responsible to him.

"Your father has been highly blessed in life. Blessed with a pious and devoted mother; with a most excellent constitution of body; with a mind not below, perhaps rather above, mediocrity; with a fair moral training in early religious impressions—which, alas! for very many years of my life were partially set aside—which have ended as I trust in sincere love to God and faith in our Lord Jesus Christ—yet often with many doubts and conflicts. Blessed, too, in habits of industry and untiring application, scarcely surpassed by any. Blessed in the results of this industry, aided as it was by the gift of a sound and discriminating judgment in business matters, which has resulted in a large accumulation of property.

"If I know myself at all, I feel thankful for these gifts, and do feel them as gifts of my heavenly Father, attended, especially the last mentioned, with a solemn and awful responsibility, which sometimes oppresses me.

"But I have far higher earthly blessings to record.

The foremost of these is your precious mother. My habits of life, as you know, are domestic; and my highest enjoyments have ever been in the bosom of my family. The kind and affectionate welcome and tender sympathies and embraces of this loved one have been the solace of my life.

"I should be most ungrateful if I failed to esteem her the choicest gift which the Almighty has bestowed upon me. Truly, all other earthly blessings sink into insignificance compared with this.

"And in my dear children, one and all, oh, how am I blessed! how may I rejoice that all of you have, as I trust, given yourselves to the Saviour! that you are all conscientious and exemplary in life! Ambition may have prompted me to desire that my sons should fill more conspicuous places in society. But such desire, when it presents itself, soon yields to the reflection that they are correct and respectable young men, and useful in their calling, and in all probability may—some of them, at least—occupy more useful places in life than their father has done.

"But I can readily yield every ambitious desire for the hope that my children are Christians, sincere Christians. You will see from the foregoing, my dear daughter, the tone and character of my reflections on this my birthday. My heart is much drawn out in love to my dear family. I have made no reference to my grandchildren; yet I find myself becoming more and more attached to them as years increase and as I near my end.

"A full heart to-day would dictate a longer letter, but I close with the prayer—the prayer of a devoted father—that you and yours may be blessed in life as I have been and still am. It would be almost sinful to wish for you greater blessings than these.

"Your affectionate father,

"John P. Crozer."

Another letter, which he sent to his daughter, Mrs. W. Bucknell, in the following year, will be found interesting, as it shows his care for the usefulness of his children. It is also interesting from the statements of his own later views of practical benevolence:

"UPLAND, June 8, 1863.

"MY DEAR DAUGHTER MAGGIE:—My desire is to have you highly useful; and as pecuniary means add greatly to one's ability to do good, I commit to you now, while I am living, a considerable part of what would be your portion after my decease.

"I will not dictate to you how your income shall be disposed of. A disposition prevails pretty generally in the religious community, especially amongst pious ladies, to give largely for the erection of church edifices and the support of churches and ministers. This is all well enough, if not done to the exclusive, or even partial, neglect of suffering humanity.

"Of late years my inclination is towards the poor and needy and the afflicted. I wish I could always look personally after individual and family cases of suffering and want; but, in the absence of this ability, I must work through societies and individuals; and I am thankful, or try to be, that I have the means and the disposition to do much for physical suffering.

"All I enjoin on you, my dear child, is that you will not suffer your income to accumulate; yet on the other hand that you will not anticipate it by contracting debts, or making promises in advance of your actual receipts.

"Most affectionately, your father,
"John P. Crozer."

About this time he says: "I am chiefly engaged in reading the Sunday-school publications, and feel increasingly interested in behalf of children. I think that efforts to shape the minds of the young are of the greatest consequence, and I am deeply desirous to do something for their permanent benefit." It was under the impulse of this desire, coupled with a wish to act somewhat in undenominational modes of usefulness, that he attached himself to the American

Sunday-school Union. In this society he took the same interest, acted with the same energy, and gave with the same liberality, that he afterwards manifested in the American Baptist Publication Society. When he finally resigned his place in the Board, and retired from active participation in its affairs, he writes: "I love the Sunday-school Union cause, and regret that its interests have not abler and wiser advocates." His donations and loans to the Sunday-school Union amounted to a very large sum.

In less than three years after he ceased to act with the Sunday-school Union, he gave shape to his desire to do something for "the permanent benefit" of children by giving to the American Baptist Publication Society, in trust, ten thousand dollars in aid of Sunday-school libraries. The gift is known as the "John P. Crozer Sunday-school Library Fund." The particulars of the gift and its acceptance are taken from the records of the society:

"UPLAND, February 18, 1864.

"To the Board of Managers of the American Baptist Publication Society:

"DEAR BRETHREN:—Each succeeding year of my life I become more deeply impressed with the importance of religious effort on behalf of those in childhood and early youth; and as a natural consequence,

I wish our Society to devote increased attention to the publication and more wide circulation of evangelical Sunday-school literature.

"I think many of the books we circulate, part of them, too, of our own issues, might be dispensed with, or substituted by others of a more evangelical character. But in the hands of our able Publication Committee, I doubt not, a change for the better will be kept in progress.

"I have been much exercised in my own mind as to what mode I might best adopt, in order to aid the society in effecting good by its labors in the Sunday-school work. A decision has finally been made to encourage the formation of Sunday-schools in destitute places, where no such schools have heretofore existed, and to aid, to some extent, those which have been newly formed. And with this object in view, I propose to donate in trust to the American Baptist Publication Society, in perpetuity, the sum of

## TEN THOUSAND DOLLARS,

subject to the following conditions and reservations, viz.:

"This sum of ten thousand dollars is to be invested and kept in United States or in Pennsylvania State Government loans, or in the funded debt of the city of Philadelphia, or in bond and first mortgage on real estate in said city, or in well-secured ground-rents, also to be in said city—as may be decided upon and approved by any existing Board of Managers at any stated meeting of said Board. Such approval, however, must have the sanction of two-thirds of the members of the Board. The yeas of those voting in the affirmative must be so recorded on the minutes. Negative votes may also be recorded, if required by the Board, or if asked for by the member or members casting negative votes.

"Should the American Baptist Publication Society, at any future time, by any regular and legitimate proceeding or action, decide to change its name or title, or to become united with, or merge into, any kindred society of the Baptist denomination engaged in a similar work, then this donation may be placed under the direction and subject to the control of such new arrangement. But the purposes of the donor, as herein specified, are to be regarded; and neither the principal sum of ten thousand dollars, nor the income or revenue accruing therefrom, is to be directed or suffered to flow into any new channel, or for other objects than those herein specified.

"The income, or revenue, which may accrue from the investment of this principal sum of ten thousand dollars is to form and become a fund for the supply of books and publications to *new* Sunday-schools formed, or in progress of formation, in destitute places; and to be equally applicable for schools of white and of colored children.

"All applications for aid, out of this fund, are to be disposed of in the usual way by the Board of Managers; with this condition, however, that no school shall receive the benefit of this fund to a greater amount of value than that of the one-hundredvolume library issued by the society, and which, until recently, was sold for ten dollars.

"Long experience has confirmed me in the opinion that gifts and benefactions are most valued and generally more effective when not obtained without some cost or effort. I would, therefore, strongly recommend to this and to all future Boards to require, as a general rule, that applicants for aid from this fund shall, as a condition, be required to purchase from the Depository books equal in value to the amount donated. There may, and probably will be, isolated cases where a departure from this rule may seem desirable; therefore, with the foregoing expression of what seems proper as a rule, the donor gives a discretionary power to the Board.

"The terms and conditions of this donation are to be confirmed by a two-thirds vote of the members present, and to be spread in full upon the minutes of the Board; and the officers to be empowered, as soon as the money is paid into the treasury, to furnish the donor with a certified copy of the whole proceedings connected with the transaction.

"John P. Crozer."

### RECEPTION OF THE DONATION BY THE BOARD.

After the reading of this communication, the following resolutions, on motion of J. Wheaton Smith, were unanimously adopted, viz.:

"Whereas, John P. Crozer, Esq., of Delaware County, Pennsylvania, has generously tendered to the Board of the American Baptist Publication Society the sum of ten thousand dollars, as a donation for a special purpose, and on certain conditions as set forth in the above communication;

"Resolved, That this Board do cordially and gratefully accept from Mr. Crozer said donation for the purpose and on the conditions named by him.

"Resolved, That this fund shall be entered on our minutes, and be known hereafter in our records, as the John P. Crozer Sunday-school Library Fund.

"Resolved, That in this large addition to our means of usefulness, bestowed thus unexpectedly by one whose bounty we have so often shared, we recognize anew the kindness of our heavenly Father. And while we tender our heartfelt gratitude to one whose Christian

benevolence is interwoven with the history of this Society, we also rejoice with him in that he is thus permitted to cast on another generation the mantle of his own noble charity."

A committee of three was appointed to confer with Mr. Crozer, and recommend to the Board the best investment for this fund.

After a short absence the committee reported, recommending the purchase of ten thousand dollars in the new six per cent. loan of the city of Philadelphia. The recommendation was unanimously adopted, and the securities named were placed the next day in the hands of the treasurer.

The influence of this donation upon the well-being of the present and coming generations cannot be over-estimated. As we look forward into the future, and follow the working of the libraries furnished from year to year by the interest of this fund, we see feeble schools revived and strengthened; new schools established, many of them growing into vigorous churches; multitudes of children and youth convertel to Christ, entering and enlarging every department of work in the Redeemer's kingdom. Numberless and ever-multiplying springs of blessing will be opened, whose waters will deepen and widen and flow on for ever, making glad the hearts of multitudes.

In the acceptance of this large donation the Board

very properly expressed its gratitude. It had come to them unexpectedly and without their solicitation. As was natural and right, it was received with commendation. Some words of honest and manly praise were spoken by several members of the Board. In relation to this, he wrote that night in his diary: "It suffused my cheeks with color, and caused rather painful emotion. I feel that I have placed this money where good may result: may the blessing of God attend it!"

When, in answer to his fervent prayers, one child after another was converted and made a public profession of religion, the heart of Mr. Crozer overflowed with gratitude to God. On the occasion of George's baptism the following entry was made: "Oh, how blessed are we! I do feel it in my old age, and I want to feel it more and more. Two children, I humbly trust, in heaven; five on earth who profess their love in Christ; two yet who are thoughtful and serious, and I trust not far from the kingdom of heaven."

While Mr. Crozer was thus actively engaged in works of mercy and of Christian charity, seeking to do good to the bodies and the souls of his fellowmen, he did not overlook the wants of his own spiritual nature. He says: "It is certainly not well that the world and its concerns should in the least

interfere with my spiritual interests. My growth in grace is slow, very slow. How shall I remedy this? How shall I lead a more devoted life—a life of trust and joy and peace? How desirable while in the world to live above it; to have my conversation in heaven, and be cheerfully ready to resign my mortal life!" And again he says: "My earnest, my greatest desire is to obtain a more lively faith in Christ. The world to one of my age can hold out but few inducements. If my faith were strong, I think I could let go my hold on life without much regret, and leap into eternity. I have nothing to desire for myself in this life but to be useful to my fellow-creatures; and it pains me much when I think how little I have done for my Lord and Master. O Lord, wilt thou not strengthen my faith and confidence in thee? I have no hope but in a precious Saviour, and I want no other.

"A sinful, weak, and helpless worm,
On thy kind arm I fall:
Be thou my strength and righteousness,
My Saviour and my all."

On a birthday he writes: "I earnestly desire to live with staff in hand, and yet to work with greatly increased fervor in the cause of Christ, and for the good of mankind. The night of death draweth near,

Oh that I may be found prepared for the awful summons—awful to the Christian, but oh, how dreadfully so to those out of Christ! O Lord, be thou my rock and my salvation, my stronghold, whereunto I may continually resort. I have no other hope, no other trust."

As years passed on, Mr. Crozer was frequently saddened by the removal of those with whom he had long been associated in works of Christian benevolence. On the 19th of October, 1863, he writes: "I have been at the funeral of my dear aged friend, James M. Linnard, who died in his eightieth year. Few men of my acquaintance were so useful; none, more devotedly pious and sincere. He was an active Christian until within about a year; since then weakness and bodily infirmities have for the most part kept him in retirement. He had long been the main support and stay of the Pennsylvania Baptist Convention for Missionary Purposes, and his loss will be mourned over and severely felt by that body.\* I think he may in truth be set down as the head of the Baptist laymen of Pennsylvania. I feel his departure. I know no one of my aged friends in whom I had such confidence"

<sup>\*</sup> Mr. Crozer's eldest son was called to the presidency of the Convention on the death of Mr. Linnard, and this position he continues to fill.

It has been to some a matter of surprise that Mr. Crozer, while pressed with cares attendant on the profitable management of an extensive business and a large estate, could find time for the liberal course of reading which he pursued, and for the seasons of devotion which he habitually enjoyed. A single fact may suffice to explain the means by which these ends were accomplished. One morning, as the winter frosts were coming on, he made this record in his diary: "The moon and stars have been shining brightly, but are now gradually fading at the approach of the sun. It is a beautiful winter morning. How much is lost by lying in bed! I have always been rather an early riser, though not so early this autumn as usual. It is a beautiful sight to see the brilliant lamps of night gradually dimmed before the more brilliant lamp of day. And then to think of that wonderful Power which created the sun to rule the day—the moon and the stars, the night! Oh, how insignificant I appear, together with all around me, in contrast with the Creator of the vast universe!

"'Planets and suns and adamantine spheres
Wheeling unshaken in the void immense.'

And shall I soon be permitted to see face to face that wonder-working God? Well, may I shrink back at the thought! well may I be impressed with dread

while I contemplate my sinfulness! O thou great One, purify this heart by the inspiration of the Holy Spirit!"

It was during these early hours that he had gained much of that acquaintance with books which he had acquired, and especially with the best of books which was his delight. For in one of his morning entries in his diary he says: "I love the Scriptures of inspiration, I think, with an increasing love. I love to read this blessed Book of books." And again, a few years later: "I think I have an increasing love for the Bible. And I love a little, I hope, to think of the Saviour Jesus, especially in connection with his wonderful sacrifice."

It was from these seasons of early secret communion with God his Saviour that he came out to greet his household, and to lead, with glowing and grateful heart, in those family devotions whose influence was so marked, shedding around his dwelling the sacredness and peace befitting a Christian home.

Reference has already been made to his liberality in erecting and enlarging the house of worship at Upland, and to his care for the comfort of the pastors who watched over the church that was gathered. Yet this was the smallest part of the service which he rendered to the church. He regarded the contribution of money as important; yet looked upon this as one of the inferior kinds of service—"the lowest grade of usefulness in a Christian church."

Though in the providence of God he was the instrument of rearing the house of worship and in the organization of the church, yet from the date of its constitution, he was simply one of the members, one of the humblest of them all.

In the meetings of the church he was prompt, punctual, ready for every good word and work. In its meetings for prayer he took a special delight, and was seldom absent. He had a very humble estimate of his ability as a leader in religious services. But his devotional spirit especially fitted him to lead the devotions of the church; and his words of earnest exhortation were always heard with interest, and often came with peculiar power to the hearts of those whom he addressed.

On the constitution of the church he was chosen and ordained one of its deacons. His gardener, Mr. John Pretty, was chosen as his fellow-deacon, and ordained at the same time. They labored together in great harmony until the end of Mr. Crozer's work, mutually zealous for the welfare of the church, and each striving to use the office of a deacon well.

From the record of 1864 these extracts are made. Speaking of his mother, he says: "Oh, the dear sainted woman! I could now bound into her arms.

My own loved wife has my intensely warm affections, but when I think of my mother, I feel that she should share with my wife the warmest affections of my heart. She was by nature kind to all and devoted to her children. Her sphere in life was narrow, and she was not formed for a leader in society. She was a woman of good intellect, but not disposed to step from the sphere where Providence had placed her. Her meek and quiet life passed away in attention to domestic duties-often confined to her chamber by sickness—and in devotion to her children. She was earnestly desirous to train them in the fear of the Lord; and God in much mercy has, I trust, rewarded her effort. The seeds of truth which she scattered were not lost in the minds of her children. Her meek example, her watchfulness against evil company and vice, her regard for the Lord's Day in a neighborhood where its sanctity was scarcely recognized, her teachings from the Scriptures, and many smaller acts and efforts, all tended to the same end-the conversion of her children to Christ."

"Upon a review of the past, I think I feel disposed heartily to recognize the goodness of God in my case, notwithstanding my disobedience and hardness of heart. My youth, though passed in a somewhat obscure rural district, was not without temptation, as is the case in every neighborhood. And I recollect

many instances—some, the thought of which makes me shrink with horror—in which my moral character might have been ruined, and disgrace have been brought upon myself and others. Yet I was mercifully preserved, not merely from exposure, but also from all acts that might fear exposure. Yet, alas, how thankless!

"'When through the slippery paths of youth
With heedless steps I ran,
Thine arm unseen conveyed me safe,
And led me up to man.'

I feel this day the goodness of God, and trust with some humility of soul."

After recounting the mercies and blessings with which God had followed him all the days of his life, and praying for increased usefulness; he concludes his record in these words: "O my Lord and my God, for Jesus' sake, my only hope, make me love thee with increasing desire and intensity of soul, until I can say, with sincerity of heart, 'Whom have I in heaven but thee? and there is none upon earth that I desire besides thee!' Such, I believe, is the desire of my heart to-day, and I venture to subscribe it. And oh, may it be my habitual feeling!

Ihre P Cryer

The inability of pastors of small churches to purchase needed theological books was a subject that engaged the attention of Mr. Crozer; and in order to remedy it in some degree, he set an example worthy the imitation of those who survive him. From the records of the Publication Society the following interesting communication is taken:

"UPLAND, February 28, 1865.

"To the Board of Managers of the American Baptist Publication Society:

"Dear Brethren:—I have felt much concern of late in reflecting upon the severe privation and sacrifices of many of the pastors of our small churches. Those especially of new organizations are subject to not a few of these, having exhausted all their pecuniary resources to secure an education, and have often to enter upon pastoral duties, with a very limited salary as a means of support, without the ability to secure even a scanty library. With a view to render some small aid to such in obtaining useful books, I propose to donate, in trust, to the American Baptist Publication Society, in perpetuity, the sum of

## FIVE THOUSAND DOLLARS,

subject to the following conditions and reservations, viz.: The sum of five thousand dollars is to be invested and kept in United States or in Pennsylvania

State Government loans, or in the funded debt of the city of Philadelphia, or in bond and first mortgage well secured on real estate in said city, as may be decided upon and approved by any existing Board of Managers, at any stated meeting of said Board; such approval, however, must have the sanction of two-thirds of the members of the Board. The yeas of those voting in the affirmative must be so recorded on the minutes. Negative votes may be also recorded if required by the Board, or if asked by the member or members voting in the negative.

"Should the American Baptist Publication Society at any future time, by any regular and legitimate proceeding or action, change its name or title, or become united with or merged into any kindred society of the Baptist denomination engaged in a similar work, then this donation may be placed under the direction and subject to the control of such new arrangement; but the purposes of the donor, as herein set forth, are to be strictly regarded; and neither the principal sum, nor the income or revenue derived therefrom, is to be directed or suffered to flow into any new channel, or for other objects than those herein specified.

"The income or revenue, which shall accrue from the investment of this principal of five thousand dollars, is to form and become a fund for the supply, by gift, of books published or sold by the AMERICAN Baptist Publication Society, to pastors of Baptist churches in the United States, of such character and description as is already referred to in the foregoing, and as is hereinafter specified; no pastor, however, to have the benefit thereof to a greater amount than fifteen dollars; and included in the donation, the works of Rev. Andrew Fuller are recommended, though not insisted upon, as having a place.

"In a former donation for the benefit of Sunday-schools, reference was made to a conviction that gifts and benefactions were most valued and generally most effective when not obtained without some cost and effort; and a recommendation was then made to the Board to require, as a general rule, that applicants for aid should purchase from our depository an amount of books equal in value to the amount donated. More frequent variation from this rule may be proper and necessary in the distribution for ministers' libraries than for Sunday-schools, yet the same recommendation is now given, leaving, however, a free discretionary power with the Board.

"The benefits of this donation are intended for all pastors of Baptist churches in the United States, recognized as such by the Board of the American Baptist Publication Society, without regard to color. As many applicants may be living in remote places, and unknown to any member of the Board, it must be

required as an indispensable condition that satisfactory reference be given, and replies made in such form as the Board may deem proper.

"The terms and conditions of this donation are to be confirmed by a two-thirds vote of the members present, and to be entered in full upon the minutes of the Board; and the officers to be empowered, as soon as the money is paid into the treasury, to furnish the donor with a certified copy of the whole proceeding.

"Yours, with a fraternal respect,
"John P. Crozer."

# ACTION OF THE BOARD ON THE RECEPTION OF THIS DONATION.

The following resolution, on motion of J. Wheaton Smith, was unanimously adopted:

"Resolved, That we accept this liberal offer of our brother, John P. Crozer, with its accompanying conditions; that we rejoice with him in the prospect thus opened of new usefulness in a most interesting field; and that we place on record our heartfelt gratitude to God, by whose continued favor we have this new proof of unsolicited Christian generosity."

The amount was placed immediately in the hands of the treasurer, and invested, by the order of the Board, in the seven-thirty Government notes.

Mr. Crozer's aversion to disputes and contentions has been referred to already in this narrative. was naturally a peacemaker; and this trait of his character led him to pursue a conciliatory course in his policy. He loved all Christians of whatever name, and delighted to unite in work and worship with religious organizations composed of the various evangelical denominations. While this continued to be his feeling to the end of his life, he yet feared that it had sometimes led him too far; and inclined him, by too strong a love of harmony and union, to the suppression of his individual convictions of truth. After long years of experience and observation, he made this record in his diary: "The pursuance of a middle or conciliatory course sometimes leads to a compromise of right, and gains neither the friendship nor respect of either side. A more fearless maintenance of what I believe to be right in religion, as well as in secular affairs, would, I think, have made me more respected, and far more useful than I have been."

In February of the previous year (1864) the attention of Mr. Crozer had been again directed to the University at Lewisburg. The question of its permanent location at Lewisburg had been definitely settled, and settled adversely to his wishes. On this subject his opinions had experienced no change. But

he was still, as he had always been, deeply interested in its welfare. It had ample grounds and commodious buildings, but its funds were insufficient to meet its necessary expenses. Its debts were steadily increasing, and nothing but a more ample endowment could ensure its continuance. In this condition of affairs, Mr. Crozer offered, through Dr. J. R. Loomis, the able president of the university, to subscribe the sum of twenty thousand dollars, on condition that the larger sum of one hundred thousand dollars, inclusive of his own subscription, should be obtained within a specified time. The offer was liberally responded to, and at the annual commencement of the university, in July, 1865, the amount was reported as subscribed. In recording the facts in his diary, Mr. Crozer says: "I am now ready to pay over the twenty thousand dollars. I am satisfied that I have saved the institution; and I think I may claim to have done it, for it was on the brink of ruin. Others, however, might have done what I did, yet none seemed likely to do it."

He concludes the record of this year (1865) with these words: "In entering upon a new year, my seventy-third, I cannot but be serious. Shall this year be my last? Omniscience can only solve the question. I would not, if I could, pry into the things which are forbidden me to know. O my Lord

and Master! teach me how to live; so teach me to number my days that I may apply my heart unto wisdom; teach me how to prepare for the summons which may come this year—which must come ere long. I wish to be fervently thankful to my God for a continuance of health and comfort. These I have enjoyed in an eminent degree through a long life."

As we have seen, the work of the Christian Commission had engaged much of Mr. Crozer's interest from its first organization in 1861. He had given time, sympathy, and large material aid to the noble work. But the war had at length come to an end. The benevolent work of the Commission, of course, could not cease with the suspension of hostilities. For some months afterward there were still calls upon its resources—calls which the liberality of its friends enabled it to meet. But at length the time came when the work which had been so faithfully prosecuted was to end, and the laborers in the Commission were to bid each other, in their official capacity, farewell. On the 11th of January, 1866, Mr. Crozer makes this record of his last meeting with them: "The Christian Commission met. It was the last meeting here. The Board was nearly full. I could not stay until the close; but at half-past two P. M. I took each member by the hand and bade him a cordial farewell. I felt very solemn when I thought

that we were to meet, as the Christian Commission Board, no more."

We now come to his last birthday, January 13, 1866, and to the last record he made in his diary: "My gifts of benevolence have, I think, exceeded those of any preceding year; and in commencing a new year it is my desire—and I pray God to give me grace to carry out that desire to fulfillment-to do greatly more than in any past year of my life. Eternity seems near, and I wish it to be so. I would to God that I could live with my staff in my hand. Few men have been more richly blessed in every earthly good—a vigorous constitution, an active mind, with industry, perseverance, and a good business judgment. Providence placed me in such a position in life as brought these qualities of body and mind into active play. My wife, too, affectionate and desiring to make me happy; children generally kind and considerate, indeed, almost invariably so; and surrounded by much to make life desirable. These blessings have followed me through a long life, and while it is natural that they should bind me to life, I feel that I ought to be cheerfully willing, after enjoying them so long, to surrender them all at the Master's call. O Lord, give me the disposition to be daily, hourly willing to die! And oh! may my faith be firm, that when I am called hence, no doubt or

fear shall be suffered to flit across my mind. I want to die in strong faith. It has never been my privilege to possess that strong and unwavering faith which is given to some. O God, for Christ's sake, pity and strengthen an old man, so soon to put off this mortal life, and to launch into the eternal world! My time is in thy hand. O God, make me all thou wouldst have me to be! I here close; and beginning the seventy-fourth year of my life, I desire to do it in the fear of God and under a deep sense of my dependence. It may be—and it is by no means unlikely—that I am now penning the last anniversary record; if so, the will of the Lord be done! Amen!"

The reader will have noticed that, in his birthday reflections, Mr. Crozer had often contemplated death, and looked upon its possible approach with composure; but often as he had touched this theme before, he had never written as now. He now manifests a more willing submission to that inevitable event which awaits us all—a cheerful and hearty acquiescence in its approach. This is that final ripening which heaven in mercy gives to those whose end is near. In the spirit of these closing sentences we behold the sunset beauty of a day fast fading into night—the autumn glory of a well-spent life.

### CHAPTER XI.

#### LIFE AT ITS CLOSE.

MR. CROZER entered upon the duties of the opening year in the enjoyment of his usual health, and in the full maturity of his powers. It is promised to "those that be planted in the house of the Lord," that "they shall still bring forth fruit in old age." This promise was happily fulfilled; and we find him in the seventy-fourth year of his life with faculties unimpaired by age, and with larger conceptions of usefulness than perhaps ever before.

It is related by Allan Cunningham of the distinguished painter whose name is associated with Mr. Crozer's in the circumstances of his birth, that as old age benumbed his faculties and began to freeze up the wellspring of original thought, the daring intrepidity of the man seemed to grow and augment. Immense pictures, embracing topics which would have alarmed a less lofty spirit, came crowding thick upon his fancy. There is something so brave in these colossal efforts of an old man's genius as makes us lenient to their faults, and tempts us strongly to

forget that, beneath the grandeur of his conception, the skill of his arrangement, and the splendor of his coloring, there is a lack of true vitality—that he wanted warmth and imagination to be the restorer of a style which bewildered Barry and lived in the dreams of Reynolds.

In the not less noble sphere in which the subject of this memoir moved, we find him steadily advancing: as he grew older, he grew grander, escaping in a remarkable degree the frailties incident to age. His whole life was a growth; and it may be said of him with truth, that he did not cease to grow until he began to die. So true is this, that now, in the maturity of his age, his affluence, and his usefulness, we find our most fitting opportunity for an estimate of his character.

Mr. Crozer was not so largely endowed by nature as at first might be supposed. A sound body, a sound and well-balanced mind, with a certain moral sensitiveness in a somewhat unusual measure, seem to have made up the sum of his natural endowments.

His early advantages, as we have seen, were limited. He was born in a retired country neighborhood, with its necessary lack of social advantages and culture. His school education was scanty. His teachers were incompetent, and often ignorant; and his studies ceased in his thirteenth year—soon after they were

fairly begun—except as they were pursued in winter and accompanied with work.

The length of his life upon the farm was also against him. Had it ceased when his muscular strength was developed and his frame settled and compacted, it might have proved advantageous; but remaining at hard labor to the twenty-eighth year of his age was unfavorable to the best development of his powers. Whatever may be said, either in prose or poetry, of the pursuits of farming as they are practised now, in those days they furnished little incitement to mental activity. Eating, drinking, and sleeping were almost the only relaxations they afforded from incessant toil, and their tendency was to reduce any ordinary man to the lowest point of intelligent existence.

But he struggled bravely to surmount these obstacles, resorting to reading and study to make amends for his meagre opportunities at school. We have seen him, at twenty-one, sitting down by himself to the mastery of English grammar—grammar being one of the higher branches, not comprised in the regular course at the "little stone school-house." We have found him at the plough with an English classic in his pocket, and began to believe "there was something in him." We followed him on his horseback journey of nearly three thousand miles; and watched

him on his return, as he chose a new occupation, and entered upon the trials and dangers of a business career. We looked on with solicitude when his success was doubtful; and marked his perseverance, his industry; and his integrity. We have seen him when past middle age in reverses which nearly stripped him of the competence he had gained by a life of toil, and noted how courageously he bore them. Since then, as we have followed the story of his life, we have become conversant with his hopes, his fears, his purposes; and watched with delight the gradual unfolding of his character.

Let us now consider him as he is in the last development of his manliness; and before we bid him good-bye for ever—and yet, not "for ever"—catch the latest inspiration of his life.

We find him in the possession of an ample fortune. This of itself is fair proof of his ability. A fortune is not often the fruit of folly. Less frequently than some suppose, is wealth a pleasant blunder, into which the possessor has somehow fallen. In his case it is certainly a reward of merit. He is regarded by all who knew him as a sagacious, far-sighted, and thorough business man. Not only is he well informed in matters of business, but we find him a man of general intelligence, acquainted uncommonly well with all that is transpiring in the world around him. In

conversing with him, he is modest and unassuming, but you are impressed with the clearness of his sentences and the weight of his opinions.

In his tastes he is cultivated and refined. He is living in a spacious mansion, in the midst of ample grounds, adorned with flowers and foliage. dress and manners are those of a gentleman. He keeps his carriages and horses and servants; and lives in a style befitting his ample means, avoiding all parsimony on the one hand, and ostentatious display on the other. He dispenses a cheerful and generous hospitality, and friends in almost any number are always welcome at his board. He is quick to reciprocate the courtesies of social life, and prompt in the exchange of all civilities which a true politeness may require. If you enter his dwelling, you are struck with an air of comfort and good taste, which seems to bid you feel at home. In his relations to his family there is a certain dignified tenderness in his manner, which is quite remarkable. No attention to their wants or wishes is intentionally withheld. His wife he "delights to honor," and his children he "loves to cherish."

He is still a lover of books; of the Bible he is a diligent student; he uses such practical authors as Baxter and Bunyan, as Harris and James, and reads, for the sake of their example, the lives of Howard

and Wilberforce. He is fond of the writings of Robert Hall and of Andrew Fuller, and pores over the pages of Paley, of Horne's Introduction, and of Butler's Analogy. We find him familiar with Gibbon and Hume, with Johnson and Goldsmith, with Prescott and Macaulay. He still reads English poetry—Milton and Shakspeare are his favorites; and, at past his "threescore years and ten," we find him reviewing with delight the scenes of Richard the Third and Henry the Eighth.

He is not a man of learning, but he is what is better, if you cannot be both—he is a man of education. We use the word education in its most literal sense, and as distinguished from learning. man of learning is a reservoir, receiving into its ample basin the stream that comes dashing from the mountain, and the drop that trickles from the rock; the man of education is the powerful and polished steam-engine, drawing from the nearest fountain, digesting its aliment into forces, moving its brawny arms like a Titan, but breathing softly as a sleeping child, while a thousand wheels go buzzing at its will. There were more learned men in England than William Pitt, but it may be questioned if in all England there was a man better educated than he. Adam Smith could write the Wealth of Nations, but he could never have replenished the bankrupt treasury.

Not a learned scholar of Oxford or of Cambridge would have risked his professor's hat in that tempest of disaster where Pitt stood fearless, though alone. The old ship trembled in the trough of a seā which threatened each moment to engulf her; but a master had come to the command; the wave-washed deck was conscious of his tread,—the helm felt the magic of his touch,—the crew caught the spirit of his trumpet tones. 'Round swept the bow before the sea,—out flew the canvas to the gale,—and away leaped the ship, like a steed that knows his rider. This man, Pitt, was an educated man in the strictest acceptance of the word.

The careful observer must have noticed that the pursuits of business furnish some advantages for education which the schools do not afford; and that in some respects they produce a more ready and efficient style of mental discipline, a better knowledge of human nature, a higher proficiency in that grandest of arts—the art of using the minds and the learning of other men. Such advantages Mr. Crozer has enjoyed. He has gained the power of thinking closely and consecutively; can concentrate his attention at will; and is capable of certain processes of mind, dissimilar in their nature, and rarely associated in the same individual. He seems equally able to grasp comprehensively the outlines of a great enter-

prise, and to examine it in its minute details—the result, most probably, of his necessities at the head of a business which demanded so frequently the practice of both these processes of mental activity. He is a man of marked decision of character, possessing, in an unusual degree what Mr. Foster calls the "constituents of this commanding quality." Indeed the resemblance is so striking that we are almost led to believe he must have made that noble essay of Foster a special study, although we find no mention of the fact.

A man thus educated should be useful; he should not live for himself alone, or for his family. With a fortune at his disposal, he should not permit even his business affairs to engross too much of his attention. In studying the character of such a man, we may justly inquire what use he is making of his time, his talent, and his fortune. Nor shall we be disappointed; for as we follow him in his daily life, we shall find him interested and active in almost all the real benevolence of the day. The benevolence of his own denomination not only, but of other denominations, and of no denomination at all. From the work of the Christian Commission he is just emerging. An Asylum for the Insane has already received his generous contribution. Of the Training School for Feeble-minded Children he is the president; as also

of a Home for Friendless Children, and of a Woman's Hospital. He is president of the Pennsylvania Colonization Society, and actively engaged in its work. To the poor of the great city with which his interests are so closely identified, he is accustomed to contribute annually and largely. In the endowment of colleges and schools, he is deeply interested; as also in the support of Christian missions in his own and other lands. Of a society for the education of young men for the ministry of the gospel, he has been for years the president, contributing largely to its funds. He has great faith in the usefulness of good books, and through the publishing society of his own denomination, of whose Board he is president, he is giving in bountiful sums for their dissemination. Bible societies, tract societies, and the Sunday-school Union are engaging his attention. He finds time also to listen to many private applications for aid, and examine them minutely. His sympathy is easily aroused, but this does not avail in your behalf; if you wish his aid, you must carry his judgment. When an applicant is deferred for a more intelligent understanding of the case, he need not fear it is forgotten: it will be faithfully considered and decided. All this work for humanity requires time, if it be done wisely, and it is believed that his beneficence is mainly limited by his opportunities,

But why is he thus occupied with schemes of benevolence? Is it from weariness of wealth? or from love of fame? or from that tenderness of heart which leads to sympathy with woe? A single hour in his presence will convince you that it is from motives better than either. In his view, this method of life is not optional, but imperative. For more than twenty years he has been deeply impressed with the belief that his property is not his own—he holds it as a sacred trust, which has been committed to his care, and feels his accountability as a steward. The same principle is extended to his time, his talent, and himself. This idea of a stewardship is italicised in all his thoughts. As you turn to his diary—containing the secrets of his heart, as recorded for no eye but his own—you are surprised at the frequency of the word; and learn how completely the idea has gained possession of his mind, and become a ruling principle of his action.

The *morality* of such a man is, of course, above reproach; but morality, like health, exists in all degrees. With him its precepts have become established *principles*. Few men illustrate more finely what Bishop Butler calls "habits of virtue."

Better than all, he is a *Christian* man. This is the secret of his power, the controlling principle of his action. In that hour when he "sat among the boys

in the farm-house kitchen" he had been caught up to the bosom of his Lord. A personal love of his Redeemer has been the inspiration of his life. It was this, which sent him to his father's library to make amends for his meagre opportunities at school;—this, which, in his early toil, lengthened the weary days for study, and illumined the dreams of his short sleep. It was this, which developed the industry, the perseverance, and integrity of his business career;—this, which has moulded and rounded his character, and binds him, by every tie of gratitude and love, to use the wealth entrusted to his care for the glory of God and the welfare of his fellow-men.

In the outward duties of religion we find him simple and unostentatious. Rising early—often in the winter while the stars are still shining—he gives the freshness of morning to his private meditation and prayer. In the worship of his household he officiates with priestly dignity, impressing all who are present with the fervor and earnestness of his devotion. At the weekly prayer-meeting he is uniformly found, uniting with the humblest of his people in the duties of prayer and praise, and speaking words of faithful Christian exhortation. On Sunday morning you will find him among the children of his village—in the Sunday-school. He has been the superintendent of a Sunday-school for nearly forty years. In the worship

of the sanctuary he is an example of serious and devout attention.

Such are the general outlines of his life and character; and he impresses us with the wealth of his manliness—or rather with the graces of his godliness. Few words have more in common, few have more that is distinctively peculiar to each, than these two words, "manliness" and "godliness." Manliness is the mountain-side where a human foot may climb—up above the flowers—above the mosses—above the rocks; but where its pathway ceases, the path of godliness begins. There are heights above, lying in vestal whiteness, piercing the clouds which bathe them—heights which mortal foot unaided never trod. Their crystal pathway is for him whose human weakness finds the grace and guidance of his God.

We have followed the subject of this narrative through the history of a long life, and found that life sustained and strengthened by a Christian faith. He is now about to die! Let us see if the hopes which cheered him in his life will sustain and solace him in his death.

We have already alluded to the fact that in entering upon the duties of the new year (1866) Mr. Crozer formed the purpose of making donations in much larger amounts than he had ever before bestowed. He now began to give shape to an enterprise which,

although he did not live to complete it, was grandly consummated by his children. Among other objects which were engaging his attention, he had become deeply interested in the welfare of the nation's freedmen; and with a view of forming some well-laid plan in their behalf, he prepared for a journey which he hoped to extend over a large portion of the Southern States. On the 1st of February, 1866, he started with several members of his family, including two of his sons and his son-in-law, Dr. Griffith. After an absence of a few days, it became evident to Mr. Crozer that his strength was failing, and that his disease—that of the kidneys, from which he had long been a sufferer—was assuming a more serious form. While at Petersburg, Virginia, he decided to return. The journey was pursued to its completion by Dr. Griffith and the author of this narrative—a journey which will long be remembered; extending through the Atlantic States to Savannah, thence inland to Montgomery, southward by the Alabama river to the Gulf of Mexico, across to New Orleans, and northward by the Mississippi States to Memphis; where, on Monday, the 5th of March, we were both, on the same day, and almost at the same hour, summoned by telegraph to return. Our message was freighted with a double sorrow: it contained tidings of the dangerous illness of Mr. Crozer, and also of the dying condition of my tenderly-beloved parishioner, Dr. David Jayne.

No serious alarm at the condition of Mr. Crozer had been felt by his family at the time of his return; but he himself seems to have been deeply impressed with the belief that his life was drawing to its close. From the time of his arrival at Upland the progress of his disease was rapid, with only such intervals of a more hopeful kind as afforded temporary relief. The best of medical aid failed to stay its progress; and soon, in the confinement of his room, he laid down upon his dying bed. While all hoped for his recovery, he knew it was impossible, and calmly awaited the result. At times the agony of his bodily pain was almost insufferable, but his mind was at rest.

To his eldest daughter he said, "I do not want my family to give way to their feelings before me, for it would unnerve me. I want you all to pray that no dark cloud may come over me at the last, but that my faith may be strong and clear, and that God will give me grace to bear all patiently." She replied, "We have asked this for you, and I have asked another boon—that your life may be spared to us." He answered, "I had rather you would ask for the other, my child."

One morning, as he was raised in bed to take his

cup of coffee, the shutters were opened. As the cheerful light broke in, he quoted with deep emotion those noble words of Milton, from the "Paradise Lost," commencing,

"Hail, holy light! offspring of heaven, first-born."

On another occasion he said to his family, who were assembled in his room, "I feel deeply my own unworthiness, and how little I have done for my fellow-men and for the glory of God. Oh, I so much regret I had not carried out my good resolutions, and given away more last year! I feel reproached that I did not; but my children must try to forget all their father's weaknesses and imperfections, and remember only the few good traits he possessed, if he had any." One of his daughters replied, "Father, I know you do not want praise, and I will not give it; but the world says, you have been benevolent, and have given away a great deal." He answered, "My child, what I say is between God and my own soul. I have done nothing in comparison with what I should have done."

At his request, there was read to him the fourteenth chapter of John. He appeared to dwell with delight upon the passage, "Let not your heart be troubled. Ye believe in God, believing also in me. In my Father's house are many mansions; if it were not so,

I would have told you. I go to prepare a place for you." During the reading of this passage his physician came in, but Mr. Crozer desired the chapter to be finished. At the close he said, "Doctor, I never desire to obtrude my religious views upon others; but I am a believer in the religion of Jesus. I have confidence in you as my physician, and am glad that I have; but I also have confidence in the great Physician, and I look to him now, in the time of my weakness and suffering."

During his illness a letter of friendly condolence was received from Mr. J. S. Newbold, and also one from Mr. Geo. H. Stuart, with whom he had been intimately associated in the work of the Christian Commission.

Mr. Crozer, punctual even now, insisted on sending answers. Too weak to write, he dictated his replies, one of his daughters acting as his amanuensis:

To J. S. Newbold, Esq., he dictated the following: "Upland, March 3, 1866.

"MY DEAR FRIEND:—My daughter has just informed me that a sympathizing letter was received from you some days ago. The family, on account of my extreme prostration, had thought it best to conceal from me even communications of friendship. But

with you, my dear friend, sympathy under every circumstance is sweet. We have acted much together, and harmoniously, not only as men of business, but as Christian men. It is possible that it may be the will of God we shall meet no more on earth, but a bright future is before us. Farewell, my dear friend. Be steadfast in faith. Pray for your friend, that he may be resigned to the will of God, whether in life or in death.

"Affectionately your brother in Christ,
"J. P. Crozer."

His reply to Mr. Stuart's letter was as follows:

UPLAND, March 3, 1866.

"MY DEAR CHRISTIAN FRIEND:—It has pleased my heavenly Father to afflict me sorely, but he has graciously granted me his kind support in affliction, and I have been enabled to kiss the hand which chastised. It had been my impression that this illness would be my last—that I should no more mingle with my Christian friends on earth. To me, the future still seems uncertain, although my family think I may recover. I wish to submit all to my heavenly Father for life or death. If life is prolonged, it is my fervent desire to consecrate its remnant entirely to the service of my Master. Portions of my family, with myself, had gone to Washington to

participate in the delightful services of the Christian Commission, but prostration compelled me to hurry home. Do you, my dear brother, work on as a standard-bearer in the great cause. We shall meet around the throne if we meet no more on earth. Work on fearlessly, as you have done. I am grateful for the remembrances of my dear brethren in prayer, and would ask a continuance thereof. How inconceivably small denominational differences appear on the threshold of the eternal world! My weakness compels my daughter to write for me.

"Your brother in Christ,
"J. P. CROZER."

In an interval of his terrible illness, when comparatively free from suffering, he said to his wife and his children, who were all assembled in his room: "You are my stewards, my almoners to carry on the work which I have so imperfectly begun. You must take it up where I have left off, and do it for me. Oh! I had so much still to do! See that you are faithful stewards."

Once, when his wife with Samuel and Mrs. Bucknell were standing by his bed-side, he said, "You, as a Christian gentleman, and you, as Christian ladies, will have immense responsibilities thrown upon you. Oh, be faithful! You, my dear wife, will have a large income. Oh, use it for God! Be faithful in your stewardship." These injunctions were often reiterated during his sickness, and enforced with a look of earnest pleading, which evinced their deep sincerity.

In the forenoon of Wednesday, March 7, his wife and his sister, Mrs. Campbell, and his seven children, being present, Charlotte Elliott's familiar hymn was repeated to him:

"Just as I am, without one plea
But that thy blood was shed for me,
And that thou bid'st me come to thee,
O Lamb of God, I come, I come!

"Just as I am, and waiting not
To rid my soul of one dark blot,
To thee whose blood can cleanse each spot,
O Lamb of God, I come, I come!

"Just as I am;—thou wilt receive;
Wilt welcome, pardon, cleanse, relieve;
Because thy promise I believe,—
O Lamb of God, I come!

"Just as I am!—thy love unknown
Has broken every barrier down:
Now to be thine, yea, thine alone,
O Lamb of God, I come, I come!"

Until his strength failed, Mr. Crozer joined in the utterance of the words. After requesting his mouth to be moistened, he spoke of not having the full hap-

piness and full assurance of faith which he desired, adding, "The dying stroke is not on me now. I wish it were, that I might breathe my soul out into the bosom of my God." He then asked Samuel to lead in prayer, addressing him as "my dcar first-born." He desired them in their devotions to ask, not so much for his restoration to health, as for more joy and peace in believing, and that no cloud might rest upon him in his dying hour.

On the following day he took a final leave of a young friend who was present, of his private clerk, and of John Pretty, his gardener. The latter had been in his employ for seventeen years, and was, as we have seen, his fellow-deacon in the church. To him Mr. Crozer said, giving him his hand, "John, my old friend, we shall see each other no more in the flesh. There are many things I should like to say to you, but I cannot say them now. I am the subject of many imperfections; nevertheless, I can say, the Saviour is mine and I am his. 'I have fought a good fight, I have finished my course, I have kept the faith. Henceforth there is laid up for me a crown of righteousness, which the Lord the righteous judge shall give to me at that day, and not to me only, but unto all them also that love his appearing." He then addressed a few words to each member of his family, speaking with much appropriateness and marked tenderness to each; and again charged them all with great solemnity to be "faithful stewards."

The same night, after being bathed by his wife, he said to her, "Now pray that I may sleep the sleep of death." She replied, "Oh, no! my dear, I cannot pray that prayer." "Well, then," he said, "pray any prayer that seemeth to Him good."

During the night he rested some; and early the next morning said, "I shall die in the faith of Jesus." The day was one of intense suffering, accompanied with fearful spasms of agonizing pain. For two hours he was supposed to be dying; but, at intervals, he exclaimed, "My God doeth all things well," "my God doeth all things well," and again,

"Jesus, Jesus, light divine, Shine upon us! ever shine!"

On Saturday, the day before he died, he said, "Jesus is my all. He is my only hope—my only Saviour. I have no trust but in him—he is my Saviour; and though he slay me, yet will I trust in him." He then recognized his son-in-law, Dr. Griffith, for whom he had asked daily; and who, on reaching home only the afternoon before, had been but partially recognized. "My dear son-in-law, you have my welcome. Oh, work for Jesus! work for Jesus! work for Jesus!

Mr. Bucknell, his other son-in-law, then took Dr. Griffith's place. Mr. Crozer took his hand, as he had taken Dr. Griffith's, and said, "I am sustained throughout. I am so blessed—no anxiety—no affright." Mr. Bucknell said, "You feel the everlasting arms underneath you?" He responded with earnestness, and with a glow of heavenly radiance upon his features, "Oh, yes! underneath me—underneath me. No more—now let me die."

His children then sang to him the hymn,

"There is a fountain filled with blood Drawn from Immanuel's veins; And sinners plunged beneath that flood Lose all their guilty stains."

A little later they said: "Father, we are all with you—mother and all your children." He answered: "I did not know it;" and then commenced a prayer in these words: "Under peculiar circumstances I come to thee, O Lord. I commit my family into thy hand. I know not how to commit them, but I feel that they are—they are—" After a pause, in which the mind reeled for a moment, he added: "Bless them;" and then, as if faith had heard the answer, he added, "God will protect my babes! He will protect my babes!"

They then all joined in singing the beautiful hymn,

"Rock of Ages, cleft for me,
Let me hide myself in thee!
Let the water and the blood,
From thy riven side which flowed,
Be of sin the double cure—
Cleanse me from its guilt and power."

He responded: "I have no other. I want no other. My only trust—my only hope—my God—my Saviour." About noon they sang,

"Jesus, I love thy charming name;

'Tis music to my ear;

Fain would I sound it out so loud

That earth and heaven might hear."

With an expression of great joy upon his countenance, and with hands upraised, he joined in the song. When it ceased, he said: "I love Jesus with my last dying breath. Now sing, 'Salvation, oh, the joyful sound!" The hymn was sung; and afterward another favorite of his:

"Majestic sweetness sits enthroned
Upon the Saviour's brow;
His head with radiant glories crowned,
His lips with grace o'erflow."

"I am in a strait betwixt two," he added, "longing to depart." They then sang,

"On Jordan's stormy banks I stand,
And cast a wishful eye
To Canaan's fair and happy land,
Where my possessions lie."

As a paroxysm of pain returned, he repeated: "Though he slay me, yet will I trust in him." As his wife sat by his bedside holding his hand, he exclaimed: "Sweet is the journey—sweet is the journey. My head upon my Maker's breast—my head upon my Maker's breast!" Then stretching forth the other hand, he said: "Give me thy hand, Jesus: I want no other hand but thine."

This day of joy was followed by a night of intense illness. He was dying for many hours. About five the next morning, one of his daughters repeated to him the Scripture commencing: "For we know, that if our earthly house of this tabernacle were dissolved, we have a building of God, an house not made with hands, eternal in the heavens." She then, with lips close to his ear, asked if he still loved Jesus. One hand and all one side were paralyzed; but raising the other hand, he answered distinctly, "Yes." This was his last intelligible word. He died at half-past nine, on the morning of Sunday, March 11, 1866. He had lived to see the light of the day he loved so well; and as the children of the Sunday-school were singing their songs of morning praise, their friend and patron

passed to the songs and worship of the white-robed throng.

"Dear as thou wast, and justly dear,
We will not weep for thee;
One thought shall check the starting tear—
It is that thou art free.

"And thus shall faith's consoling power
The tears of love restrain;
Oh, who that saw thy parting hour
Could wish thee here again?

"Triumphant, in thy closing eye
The hope of glory shone;
Joy breathed in thy expiring sigh,
To think the race was run.

"The passing spirit gently fled,
Sustained by grace divine;
Oh, may such grace on us be shed,
And make our end like thine!"

## CHAPTER XII.

"AND THEIR WORKS DO FOLLOW THEM."

ON the Wednesday following his departure, the remains of Mr. Crozer were borne to their resting-place, in the family burying ground at Upland. The citizens of Philadelphia combined with the citizens of his native county in doing honor to the sad occasion. Merchants, manufacturers, and professional men united in paying their respects to his memory. The stately mansion of its late owner was crowded to its utmost capacity, and the village church was far too small to receive the long procession which followed his remains. The ministry of his own denomination in Philadelphia attended in a body. Clergymen of other branches of the great Christian family-including the Episcopal, Presbyterian, and Methodistwere also present. It was a touching sight to witness the deep feeling manifested by his operatives. As they stood by his coffin, and gazed upon his inanimate form, tears flowed apace, and rolled down the cheeks alike of the women and the men.

The religious services at the church were conducted by the pastor, Dr. J. M. Pendleton. The Rev. William Wilder, a former pastor of the deceased, offered prayer. Dr. Pendleton preached from 2 Tim. iv. 7: "I have fought a good fight, I have finished my course, I have kept the faith." He was followed in remarks by the estimable Dr. J. H. Kennard, so soon to join the friend of whom he spoke, amid the realities of the eternal world. Some closing words were added by the author of this narrative; and Rev. Alfred Lee, the venerable Bishop of Delaware—a personal friend of the departed—read a service at the grave.

The will of Mr. Crozer was written by himself. It is a very remarkable document. An extract from it will illustrate how naturally religion may be blended with business, and the dry, hard forms of a legal instrument, be suffused with the warmth and beauty of the Christian faith:

## EXTRACT FROM WILL.

"My special desire, left here on record for my children and descendants, is, that harmony, union, and love may ever continue amongst them. I have sometimes witnessed unhappy family dissensions in the distribution of estates; but I earnestly entreat that this may not be the case in my loved family. That

family inherits a large estate compared with the fortunes of their ancestry; and I have, to the best of my judgment, distributed this estate without partiality. I have sought to guard my daughters against indiscretion or misfortune, in securing a portion of their estates in trust for the benefit of themselves and their heirs and relatives by blood; but I have left to each in residue a pretty large amount subject to their own disposal.

"I recommend to my beloved wife to distribute in deeds of charity and benevolence all her surplus income; but at the same time to maintain a liberal, though unostentatious style of living, such as her large income will well allow and sanction. She will, I am sure, seek to continue that same moral and religious influence over her household which we have, for so many years labored, however imperfectly, to pursue. Lastly, I commit my family, to whom I am most devotedly attached, to the keeping of that Almighty Power who has promised to regard the widow and the fatherless. I have been signally blessed through a long life-my health has been uniformly good; I have had great worldly prosperity; have been especially blessed in a most estimable consort, who has ever devoted her untiring labors to the welfare, comfort, and happiness of her husband and family. Our children have been kind and affectionate; I have been spared, too, to see them grow up to man and womanhood, and four\* of them settled in life. Oh that I were more thankful for these many and great mercies! I have, with my loved wife, though in conscious weakness, endeavored to train my children by precept and example in the 'fear of the Lord;' and let me now entreat my dear family and descendants, when the hand which now writes shall be palsied in death, to cherish recollections of their father's labors and prayers; and, while they pity and seek to forget his imperfections, which are many, let them regard his here recorded last injunction—to live for eternity. My hope is in and through the merits of Jesus Christ alone. Let my dear family love and serve and confide in him, and in him only."

For months following his departure the bereaved family continued to receive new testimonials to his worth; and learned, as they had never known it before, how dearly he had been loved, how high in public estimation he had stood. Among the many expressions which were received was one from the Board of the American Baptist Publication Society, signed by Mr. Henry Croskey—who had been called to fill temporarily the office of Chairman, vacated by the death of Mr. Crozer—and attested by Dr. J.

<sup>\*</sup> Five at the time of his death.

H. Castle, Secretary; another from the Executive Committee of the American Baptist Missionary Union; also a very interesting communication from his former associates of the Christian Commission, signed by Mr. Geo. H. Stuart, Bishop Simpson, Mr. Stephen Colwell, Mr. Joseph Patterson, and Horatio Gates Jones, Esq., the surviving trustees.

Communications of similar character, all expressive of regard for Mr. Crozer personally, and indicative of high esteem for his Christian character, were received from the American Baptist Home Mission Society, the American Sunday-school Union, the Pennsylvania Training School for Feeble-minded Children, the Union School and Children's Home, the Woman's Hospital of Philadelphia, the Pennsylvania Colonization Society, the Delaware County National Bank, the Pennsylvania Baptist General Association, the Pennsylvania Baptist Education Society, and the Philadelphia Baptist Association.

Mr. Crozer's desire, so often expressed, that the work of Christian beneficence which he had begun might go on in the lives of his children, was destined to be happily fulfilled. Within a month from the time when they laid him in the grave, they established, as a tribute of respect to his memory, a missionary memorial fund, in which, to use the beautiful thought of Dr. Caldwell, "They allow the spirit

which ruled his earthly life to build his monument." The fund was given in trust to the American Baptist Publication Society. The particulars of this tasteful gift are gathered from the records of the Society.

"UPLAND, PA., April, 1866.

"To the Board of Managers of the American Baptist Publication Society:

"We, the family of the late John P. Crozer, desire to erect a Missionary Memorial. His humility as a man, his devotion to the cause of Christ, his dislike of worldly show, his favorite mode of beneficence,—unite with our own personal preferences, in suggesting that this Memorial should not consist in a monumental pile of marble or granite, the magnificence of which might please the taste of some occasional observer. The Memorial, it seems to us, should be one that, by its influence under the Divine blessing, will bring, through all coming time, joy to the desolate, sinners to Christ, and glory to God. We, therefore, deem it best to establish a Missionary Memorial.

"And, knowing that the dear departed one was deeply interested in the religious condition of the FREEDMEN of this country, and that, previously to his death, he was earnestly considering the best mode of aiding them,—we, his widow and children, would take up and complete his unfinished work; and,

therefore, offer to the Board of the American Baptist Publication Society, in trust, the sum of Fifty Thousand Dollars, to be sacredly held by you as the

JOHN P. CROZER MEMORIAL FUND FOR MISSIONS
AMONG THE COLORED PEOPLE OF THIS COUNTRY.

"This MISSIONARY MEMORIAL FUND, consisting of fifty thousand dollars, we tender to you in perpetuity, on the following conditions and limitations, viz:

"1. That it shall be invested and kept in either United States or in Pennsylvania State Government loans, or in the funded debt of the city of Philadelphia, or in bond and first mortgage on real estate in said city, or in first mortgage upon Pennsylvania Central Railroad, or in well-secured ground-rents in Philadelphia; as may be decided upon and approved by any existing Board of Managers, at any stated meeting of said Board: such approval, however, must have the sanction of at least two-thirds of the entire Board; and the names of those voting in the affirmative must be recorded on the minutes of the Board.

"2. Should the American Baptist Publication Society, at any future time, by any regular or legitimate proceeding or action, decide to change its name or title, or become united with, or merged into any kindred society of the Baptist denomination, engaged

in a similar work, then this donation may be placed under the direction, and be subject to the control of such new organization; but the purposes of the donors, as herein specified, must be sacredly regarded, and neither the principal sum of fifty thousand dollars, nor the income accruing therefrom, shall be diverted, or suffered to flow into any other channel, or for any other object, than those herein specified. If, at any time, the principal sum of the said fifty thousand dollars, or any part thereof, or the income accruing from the said principal sum of fifty thousand dollars, shall be diverted from the objects and purposes herein specified, then the said principal sum of fifty thousand dollars shall revert back to the donors, their heirs or assigns.

- "3. That the Society shall keep open, upon its ledger, an account entitled The John P. Crozer Missionary Memorial Fund, to which shall be credited the income from the invested principal of fifty thousand dollars, and to which shall be charged all donations made on the account of this Fund.
- "4. That the income, or revenue which may accrue from the investment of this principal sum of fifty thousand dollars, shall be expended annually as follows, viz:
- "(1.) One-fourth of the income from this Memo-RIAL FUND shall be used annually in supplying

Sunday-school library books and publications to Baptist Sunday-schools of colored children.

"All applications for aid from this Fund shall be carefully considered and acted upon by the Board of Managers, and grants shall be made only to such schools as are found to be really needy. No school shall receive the benefit of this fund to a greater amount of value than from ten to sixteen dollars.

"Our own observation confirms us in the opinion, previously expressed by the departed loved one to whom this Memorial is erected, that gifts are more valued, and, generally, more effective, when not obtained without some cost and effort on the part of the recipients. We, therefore, strongly recommend, that, as a general rule, Sunday-schools applying for aid from this fund, shall, as a condition, be required to purchase from the Board books equal in value to the amount donated.

- "(2.) One-fourth of the income from this Memo-RIAL Fund shall be expended annually in supporting good Sunday-school missionaries among the colored people, who shall seek to strengthen and improve the Sunday-schools already in existence, and to aid in the formation of new Baptist Sunday-schools, wherever there is a hope of their being permanently sustained.
  - "(3.) One-fourth of the income from the said

MEMORIAL FUND shall be annually expended in furnishing colored pastors of churches with suitable books for their libraries, to aid them in their pulpit preparations.

"The benefits of this fund shall be given only to those pastors who are recognized by the Board of the American Baptist Publication Society as ministers of good Christian character and of approved ministerial standing in the denomination. And we require that the Board will, at all times, take the requisite measures to fully satisfy themselves with reference to the worthiness of each applicant, especially when living at a distance. No pastor may receive a greater amount from this fund than from ten to sixteen dollars' worth of books.

"Without positively specifying the books that shall be given in each case, we would strongly recommend, that the grants shall consist of books like the 'Encyclopædia of Religious Knowledge,' 'The Blood of Jesus,' 'Fuller's Works,' 'Pengilly's Scripture Guide to Baptism,' 'Baptist Church Directory,' and the like. The books furnished shall all be well bound and in good salable condition.

"(4.) One-fourth of the income from the said ME-MORIAL FUND shall be expended annually in aiding young colored men, members of Baptist churches, and approved by the churches to which they belong and the institutions of learning at which they are studying, as proper candidates for the gospel ministry, in obtaining such literary and theological instruction as their talents and circumstances may require. The aid may be given in the form of necessary text-books, and in the payment of tuition; and shall be extended by the Board through the school or institution, that, in their judgment, is, at the time, most effectually prosecuting the work of training a ministry for our colored churches.

"5. It is the desire of the donors that the income from this Missionary Memorial Fund of fifty thousand dollars shall be divided and expended equally each year in prosecuting the four kinds of missionwork above indicated. But, should the demand for aid in behalf of any one of the above specified kinds of mission-work not be equal in any given year, after a proper publicity has been given of the existence of such aid, to the one-fourth of the income, for the year, from the Memorial Fund of fifty thousand dollars, then, in such case, the unexpended balance may be expended for such of the other specified kinds of mission-work as, in the judgment of the Board, needs it most.

"6. This Memorial Fund is given expressly for the benefit of the *colored* people. But, if at any time, the race should become extinct or greatly reduced, so that from these, or from any other reasons, the demand on the Board for aid for the colored people, in either of the four kinds of mission-work herein specified, is not equal to the income accruing from the said Memorial Fund of fifty thousand dollars, then the unexpended balance may be used by the Board in furnishing libraries to white Sunday-schools and to pastors of white churches; under the same conditions and limitations as Mr. John P. Crozer specified in his donations to the Society for these purposes.

"7. It is especially stipulated that the yearly income derived from one-eighth part of said MEMORIAL Fund shall be expended in the four different ways above designated, among needy applicants from evangelical churches irrespective of denomination. And this, in the opinion of the donor of this eighth part of the Memorial Fund, will accord with the views of the beloved parent, whose language on his dying bed was: 'How small denominational differences appear on the threshold of eternity!' It is further stipulated, that such publicity shall be given to the provisions of this article as the Board of the American Baptist Publication Society shall deem just, and, that in the event that, at the expiration of any year, any portion of the income derived from said oneeighth part shall remain undistributed, the said

Board of the American Baptist Publication Society shall distribute this remaining portion as hereinbefore directed concerning the income derived from the other seven-eighth parts of said fund.

"8. That the Board of the American Baptist Publication Society shall publish annually a detailed report of the grants made, and of the work done by the expenditure of the income from this Memorial Fund of fifty thousand dollars. A copy of said report shall be sent annually to each of the donors while they live, and to some one representative of each after their death.

"The donors shall have at all times the privilege of examining the records of the Board, respecting the investment of the principal sum of fifty thousand dollars constituting this Missionary Memorial Fund, and of the expenditure of its income.

"9. The terms and conditions of this donation must be confirmed by a two-thirds vote of the members of the Board, and shall be spread in full upon the Minutes of the Board, and be read in their hearing as often as once a year; we suggest that it be at the first regular meeting in each year.

"Sallie L. Crozer, \$6,250.00; Samuel A. Crozer, \$6,250.00; Margaret Crozer Bucknell, \$6,250.00; Elizabeth Crozer Griffith, \$6,250.00; J. Lewis Crozer, \$6,250.00; George K. Crozer, \$6,250.00; Robert H.

Crozer, \$6,250.00; Emma Crozer, \$6,250.00—making in all, \$50,000.00."

After the reading of the above communication, the following resolution was unanimously adopted:

"Resolved, That this Board gratefully accept this generous donation of the family of the late Mr. John P. Crozer, upon the terms and stipulations named."

All the members of the Board present, being nineteen in number, voted in the affirmative. Whereupon the secretary announced, that more than two-thirds of the resident members of the Board having voted in favor of the resolution, the Memorial Fund had been accepted with its stipulations by the Board.

On the acceptance of this trust by the Board of the Society, in the manner, and on the conditions proposed, the amount was at once passed over to the treasurer, and by a unanimous vote of the Board, invested as follows:—\$15,000 in U. S. 7.30's; \$15,000 in Penn. R. R. 1st Mortgage Bonds; \$10,000 in City 6s, New; \$10,000 in State 6s, War Loan.

When the announcement of this large donation was made to the Society, at its annual meeting, May 21, 1866, Bartholomew T. Welch, D.D., led the congregation in a prayer of thanksgiving, that will never be forgotten by those who united in it.

The Society, by a unanimous vote, placed upon its record the following commendatory minute:

"The Committee to which was referred the proposition to establish the John P. Crozer Missionary Memorial Fund, ask permission to report:

"John P. Crozer is happy in a double life. Death has given him a place elsewhere, and yet has not been able altogether to take him away from his old sphere. Gone forward into the world of light beyond, not his name only, but his spirit, still lives here, in those born of his blood, showing that money is not the only heritable possession. For it is no dishonor to his family—they will count it their joy to trace their noble beneficence back to a spring in him, whose name they are proud to bear. They allow the spirit which ruled his earthly life also to build his monument, now that he is dead. They let him still live, they help him to live grandly, and with a longer, unending life of good in the work which they empower this Society to do. They trust his memory, not to local and perishable stone, but to a work which shall find its place wherever there is a black man in America—in a work which has something of the immortality of the gospel itself. They might 'give bond in stone' that his name should endure. They wisely choose to commit it to the gratitude of the poor, and to link it with the progress of the knowledge of the kingdom of God. It is no uncertain trust. He shall live, known or

unknown, in the words of teachers, in the pages of books, in the tuition of ministers, so long as this country shall have a ministry for his Redeemer. Though the name were forgotten, he will live in a work which is for the eternal word of God, and in the immortal minds of men, and through the generations of a future whose end is not to be seen.

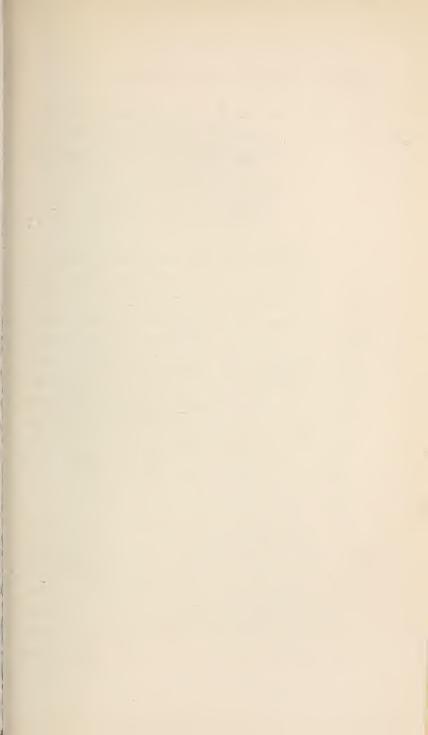
"But this Society, ready and solicitous to do honor to Mr. Crozer, accepts this trust, not for his sake more than for the good of the race, which, from his early days, touched the sympathies of his generous soul. As his sun sinks into another horizon, theirs rises in the east. They come up stretching their hands of hope northward, and their life comes out of his grave. So has Providence timed this magnificent gift with a magnificent opportunity. Both of them we hail with grateful praise to God. We hear in them the call of our Lord to this Society. It is the first step and prophecy of a destiny laid upon us to meet and bless this race coming up out of their darkness and sorrow after the light of Christ. It is our ordination to one of the divinest ministries of our time. It leads where, unless faith fail, and love to Christ and his poor shall die, there will be others to follow. We are encouraged, then, to take up this trust in the spirit in which it is imposed. Their honor for the head of their family is ours

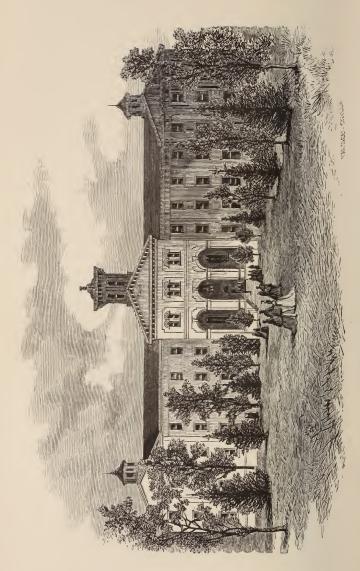
also. Their and his purpose of blessing to the enfranchised bondmen, to the children of Africa, is ours. Trustees of a benefit so ample, so timely, so free, we should count it our honor to fulfill, to enlarge it. The Society will not hesitate to express its feeling in reference to this proceeding. The following resolve is offered:

"Resolved, That this Society, accepting and approving, in its purpose and conditions, the trust committed to the Board by the family of the late Mr. John P. Crozer, with its great and welcome obligations, also places upon its record its appreciation of this unusual and magnificent benefaction, and hereby offer to Mrs. Crozer and her children the assurance of cordial sympathy, both in the loss they have sustained and in the honor they propose to the lamented head of their family.

"For the Committee,
"S. L. CALDWELL."

This useful and beautiful benefaction was only the beginning of that new life which Mr. Crozer was destined to live in the lives of his children. In addition to continuing and enlarging his annual charities, they now contemplated a measure of much larger beneficence. The institution of learning which had been established at great cost at Upland had





proved a disappointment to its founder, from causes which have already been described. During the war for his country he had placed the building, as we have seen, at the disposal of the government, for a hospital, at a time when it was greatly needed for the sick and wounded of our patriot soldiery. It was now occupied temporarily by a military school; and it became a question for his children to determine for what purpose this costly structure should be permanently used. About three months after the death of Mr. Crozer a member of his family suggested the idea of devoting it to the purposes of theological instruction. The suggestion was received with favor, and became a frequent topic of conversation in the household.

Its situation was suitable, being about fifteen miles south of Philadelphia, and within half a mile of the city of Chester, on the Philadelphia and Baltimore Railroad. The building, also, was found to be admirably adapted to the purpose. Had it been designed expressly for a theological school, it would hardly have been different. It was substantially built and provided with all needful conveniences, having accommodations for a hundred students, and enclosing a neat chapel, large enough to contain about four hundred persons. It had ample grounds, commanding an extended view of the Delaware, with its snowy sails, on the one hand; and of a fertile agricul-

tural district, dotted with suburban residences, on the other; and containing a fine natural grove, which stretches to the margin of Chester Creek, whose full and flowing waters mark the eastern boundary of the place. But, before reaching a final decision, it was thought best to deliberate and consult.

"Is a new seminary needed? Will the denomination receive and sustain it? Will its establishment interfere with the prosperity of our University at Lewisburg?" were questions that were often pondered with anxiety. Mr. Crozer had done very much to establish the University at Lewisburg; and his widow and children were unwilling to do anything, however good in itself, that could possibly affect it injuriously. As early as the middle of July, 1866, and before the family had reached any decision whatever, one of their number addressed a note to Dr. J. R. Loomis, President of the University at Lewisburg, inquiring whether, in his judgment, it would be wise to endow a theological seminary at Upland; to transfer theological instruction from Lewisburg, but to leave with the University all its present endowment; and so secure to the State two strong institutions—one for the literary, the other for the theological, training of our ministry. Dr. Loomis replied, that during the coming vacation he would visit the city and confer on the subject.

In the following September, a member of the family visited the Philadelphia Conference of Baptist Ministers, then in session, to consult with them with reference to the propriety of the proposed movement. There were present at the conference about fifty ministers. After a full consideration of the matter, the following preamble and resolutions, prepared by Dr. Geo. W. Anderson, were adopted with perfect unanimity and great enthusiasm:

"Whereas, We have learned that it is the desire of the Messrs. Crozer that the buildings erected by the late J. P. Crozer, Esq., at Upland, for a normal school, should be employed in some way directly in the service of the Lord; and

"Whereas, We believe that the establishment of a thoroughly furnished theological seminary at that place would meet the hearty approval of the brethren generally in this and in neighboring States; therefore

"Resolved, That we approve, and heartily recommend the appropriation of the building for this purpose.

"Resolved, That we have a high appreciation of the University at Lewisburg, and desire that it may continue permanently in its present location, enlarging its means of usefulness year by year. Yet in our judgment the time has come when its real prosperity

will be promoted by transferring the work of theological instruction to a distinct and well-endowed institution near to this city; leaving it with all its present endowment and apparatus to prosecute its literary work.

"Resolved, That a committee of five be appointed to convey to the Messrs. Crozer, and the Boards and Faculty of the University at Lewisburg, our action on this subject, and to take such measures as may be necessary for the securing of the important object which we contemplate."

Early in the next week, Dr. Loomis and Prof. Bliss visited the city, when an informal meeting of brethren was held to confer with them. Dr. Loomis acted as chairman, and Dr. Boardman as secretary of the meeting. After an interchange of views, the following paper was unanimously ordered to be sent to the Crozer family:

"PHILADELPHIA, Sept. 20, 1866.

"To Messrs. Samuel A. Crozer, J. Lewis Crozer, George K. Crozer, and Robert H. Crozer:—Dear Brethren: An informal gathering of a few persons interested in the welfare of Baptist churches, was held at the rooms of the American Baptist Publication Society, yesterday afternoon. The persons present were,—Rev. Messrs. J. R. Loomis, G. R. Bliss, W. Wilder, B. Griffith, P. S. Henson, J. H. Castle, J. Cooper, G. A.

Peltz, K. Brooks, and G. D. Boardman, and Messrs. W. W. Keen, W. Bucknell, C. B. Keen, and H. G. Jones.

"The question of a Theological Institution at Upland, especially in its bearing on the prosperity of the University at Lewisburg, was freely discussed. The hope which has been awakened that such an institution may be established on a broad basis, with generous provision for all its wants, animated every one of the company with joy and gratitude. The brethren from Lewisburg entered heartily and fully into the consultation, and the following vote was unanimously adopted:

"Resolved, That we express to the brethren Crozer our high gratification at learning of the purpose which they are contemplating, to establish a Theological school at Upland on the most munificent basis,—our hope that this plan may be carried out,—and our gratitude to God that he has suggested to them so grand an enterprise, promising incalculable good to the Church of Christ.

"Be assured, dear brethren, that this vote gives but feeble expression to our feelings in view of the splendid enterprise which God has inclined you to consider, or to our conviction of the magnitude and value of the results which must follow the endowment of such a seat of theological learning. "While we thus communicate to you officially the proceedings of the meeting, we wish also to express personally our appreciation of the broad Christian generosity and enterprise which contemplate a project so grand in its proportions and so full of promise. We are, in the service of Christ, yours truly,

"J. R. Loomis, Chairman.

"GEO. D. BOARDMAN, Secretary."

At the above-mentioned meeting arrangements were also made to confer, informally, with the Trustees of the "University at Lewisburg."

The way was now open, and all reasonable doubts being removed, the family hesitated no longer. On the 2d of November they jointly agreed to endow a Theological Seminary, and to call it, in memory of him whose name they so justly desired to perpetuate, "The Crozer Theological Seminary."

The meeting of November 2, 1866, at which this conclusion was reached, deserves a passing consideration. It was held in that room of the residence at Upland which Mr. Crozer had used for his private office—the room where he wrote in his diary, where he often bent in secret earnest supplication, blending in one common prayer the welfare of his family and of the world. And now that prayer is answered. Around the table where he wrote, the chair at which

he knelt, his family are gathered,—and gathered for the welfare of the world. If the spirits of the departed are permitted to revisit the scenes of their earthly labor, how joyfully did he hover over the group he loved so well! how benignantly did he smile upon the work they were about to consummate!

His venerable widow is seated in the chair he used to occupy; all her children are around her;—her four sons, Samuel, Lewis, George, and Robert; her three daughters, Mrs. Bucknell, Mrs. Griffith, and Emma; and her two sons-in-law, Mr. Bucknell and Dr. Griffith—and together they consecrate to the holy cause they have espoused the princely sum of \$275,000. This sum was composed as follows:

| The building and grounds, valued at         | \$80,000 |
|---|----------|
| Cash for erection of professors' houses .   | 30,000   |
| Cash for endowment                          | 140,000  |
| Cash for library, by William Bucknell, Esq. | 25,000   |

Total . . . . . . . . . . . . . . . . \$275,000 On the fourth of April, 1867, the Legislature of Pennsylvania conferred upon the infant seminary a

charter.

The Trustees met for organization on the 12th of June. On the 21st of the same month the Board resolved upon the establishment of four departments of instruction:—

1. Interpretation of the Bible; 2. Christian Theology; 3. Church History; 4. Preaching and Pastoral Duties.

The building and lands have been conveyed by deed to trustees, named in the act of incorporation. The houses for professors are in process of erection. All the money for the endowment fund has been paid into the hands of the treasurer, and is now bearing interest; and the purchase of books from the library fund has already commenced. Some of the professorships have already been filled by competent men, and others will soon be appointed. Thus, in the founding of a school of learning for his native county, Mr. Crozer, although disappointed, and at times almost disheartened, was yet laying the foundations of a larger enterprise than he then conceived. Nor was it by accident; for he had built in prayer, for the honor and glory of his Master and the welfare of his fellowmen. His diary, under date of August 21st, 1858, says: "As the time approaches for opening my school I feel deeply solicitous. I hope I have done right, but sometimes feel that I may not have taken the wisest measures; yet I cannot but trust all will prove well, and I commit all to my Lord and Master and seek his guidance." A life thus guided will not often err. It is hard for such a spirit to make mistake. An

unseen hand is shaping the future of him who thus lives for duty and for God.

In the purchase, a year later, of the additional land, not needed then for the school, but now so indispensable to the wants of the seminary, Mr. Crozer was also guided by a wisdom from above. His diary, under date of October 26, 1859, contains the passage: "Bought to-day a tract of land of thirty-six acres, near the school, at a high price. I scarcely know why I buy it; but it may hereafter be desirable." Thus providentially was he guided to a result so important to the future of this noble enterprise. He had aimed at the accomplishment of a useful purpose, and humbly sought the blessing of Heaven upon his effort; but he little thought his prayers would be answered in such liberal measure; still less, that a source of anxiety and disappointment would be so signally transfused into the crowning feature of his usefulness; and less than all, that when his earthly life was ended, this least successful of his well-meant plans should be the one to bear his name, and best perpetuate his memory.

When the new life he desired to live in the usefulness of his children is ended, and their dust is mingled with his under the shadow of the funeral trees which mark the family resting-place at Upland, the work of his benevolence will continue, and other generations, with men of other races and in distant lands, will cherish and adorn his memory. Death is but the blissful consummation of such a life, "for I heard a voice from heaven, saying unto me, write, Blessed are the dead which die in the Lord, from henceforth; yea, saith the Spirit, that they may rest from their labors, and their works do follow them."—Follow them whither? Whither they go, nor linger a whit behind—on through all their changes—on and into—and through—all their eternity.

"Think ye the notes of holy song
On Milton's tuneful ear have died?
Think ye that Raphael's angel throng
Has vanished from his side?
Oh, no!—We live our life again:
Or warmly touched, or coldly dim,
The pictures of the past remain—
Man's works shall follow him!"

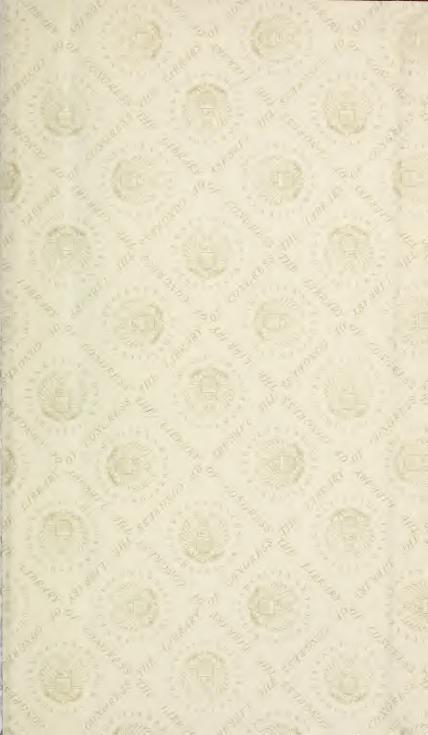
THE END.











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